2003-2004

Annual Report

Department of Justice

Insurance

Rapport annuel

Ministère de la Justice

Assurances

New Nouveau Brunswick
CANADA

2003-2004 Annual Report

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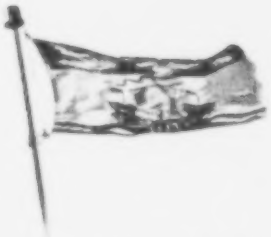

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Ministère de la Justice

Assurances

New Nouveau
Brunswick
CANADA

Justice
Insurance Branch

Justice
Direction des assurances

New
Nouveau Brunswick

September 30, 2004

The Honourable Bradley Green, Q.C.
Minister of Justice
Province of New Brunswick

Dear Minister:

I am pleased to submit the Sixty-seventh Report of the Superintendent of Insurance for the insurance companies' business year 2003 and for the Superintendent's fiscal year ending March 31, 2004.

Total premiums, for all classes of insurance, paid by policyholders in the business year 2003 were $1,691,584,416, an increase of 8.12% over the previous year. Total claims and benefits paid to consumers were $1,180,834,963 which represents 69.8% of premiums paid.

With premiums of $863,819,416 on property and casualty business, losses paid in 2003 were $520,213,963 or a loss ratio of 60.22% as compared to 72% in 2002. Automobile insurance loss ratio in 2003 was at 72.16%, compared to 86.4% in 2002.

In relation to auto insurance, risk placed with the Facility Association (market of last resort) increased. Premiums to the Facility Association in 2003 were $69,754,467 an increase of 25.4% over 2002.

In 2003 insurance on the person (life and health) gross premium volume increased to $720,432,000, an increase of 5.6%. Claims and benefits paid (not including annuities) were $498,985,000, which is 69.26% of premiums paid.

On revenue, premium taxes are collected from premium income on the basis of 2% for life companies and 3% for other than life companies. Premium income is determined by gross premiums less dividends paid and or returned premiums. The amount received for 2003-2004 was $37,106,830. The Fire Marshall's Tax, levied on all fire premiums collected by insurers during 2003-2004, was $1,846,176. The rate is 1% of premiums and is collected on behalf of the Department of Public Safety. In addition, the Branch collected $27,470,741 from automobile insurers on behalf of the Department of Health and Wellness. This initiative reflects the recovery of health care costs due to motor vehicle accidents.

New
Nouveau Brunswick

Le 30 septembre 2004

L'honorable Bradley Green, c. r.
Ministre de la Justice
Province du Nouveau-Brunswick

Monsieur le Ministre,

J'ai l'honneur de vous soumettre le soixante-septième rapport du bureau du surintendant des assurances pour l'année financière du surintendant, qui se termine le 31 mars 2004, et pour l'exercice 2003 des compagnies d'assurances.

Pour toutes les catégories, les assurés ont versé des primes totalisant 1 691 584 416 $ au cours de l'exercice 2003, soit une augmentation de 8,12 p. 100 par rapport à l'exercice précédent. Les décaissements pour sinistres et les dividendes versés aux assurés se sont chiffrés à 1 180 834 963 $, ce qui représente 69,8 p. 100 des primes.

Les primes d'assurance de biens et contre les risques divers se sont chiffrées à 863 819 416 $ et les pertes remboursées se sont élevées à 520 213 963 $, ce qui représente un ratio sinistres/primes de 60,22 p. 100, comparativement à 72 p. 100 en 2002. Le ratio sinistres/primes de l'assurance-automobile était de 72,16 p. 100 en 2003, comparativement à 86,4 p. 100 en 2002.

En ce qui concerne l'assurance automobile, on note une augmentation des dossiers à risque assumés par la Facility Association (marché de dernier recours). Les primes versées à la Facility Association se sont élevées à 69 754 467 $ en 2003, ce qui représente une augmentation de 25,4 p. 100 par rapport à 2002.

Durant l'année 2003, le volume des assurances de personnes (vie et maladie) a augmenté à 720 432 000 $, ce qui représente une augmentation de 5,6 p. 100 par rapport à 2002. Les décaissements pour sinistres et les dividendes versés aux assurés (sans compter les rentes) se sont chiffrés à 498 985 000 $, soit 69,26 p. 100 des primes versées.

La taxe sur les primes d'assurance équivaut à 2 p. 100 du montant des primes payées aux compagnies d'assurance-vie et à 3 p. 100 des primes versées aux autres compagnies d'assurance. En 2003-2004, les sommes provenant de cette taxe se sont chiffrées à 37 106 830 $. Cette taxe est prélevée sur la prime brute déduction faite des dividendes en espèces ou portée au crédit ainsi que des primes remboursées. La taxe du prévôt des incendies, prélevée sur toutes les primes d'assurance contre l'incendie perçues par les assureurs au cours de l'exercice 2003-2004, a rapporté 1 846 176 $. Le taux d'imposition correspond à 1 p. 100 des primes et la perception est faite pour le compte du ministère de la Sécurité publique. De plus, la Direction des assurances a perçu 27 470 741 $ auprès des assureurs automobile pour le compte du ministère de la Santé et mieux-être. C'est ainsi que le ministère peut recouvrer une partie des frais médicaux imputables aux accidents d'automobiles.

Expenses of the Branch for 2003-2004 were $569,259. This amount, pursuant to section 94 of the *Insurance Act*, is assessed against insurers. The amount is collected in the following fiscal year.

Licence and examination revenue from intermediaries (agents/brokers/adjusters/appraisers) totaled $325,463.

There were 254 insurance companies licensed during 2003.

The intermediaries licensed during the fiscal year were as follows:

Licence Type	2003-2004	2002-2003
Life Insurance Agents/Brokers	1,889	1,976
Other Than Life Agents/Brokers	1,164	1,192
Non-Resident Brokers	711	632
Accident & Sickness Agents	124	156
Travel Agents	80	69
Special Insurance Brokers	4	3
Damage Appraisers	56	60
Adjusters	482	486
Total number of licences produced	4,774	4,805

Respectfully submitted,

Janet H Cameron

Janet H. Cameron
Superintendent of Insurance

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(506) 453-2541
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Les dépenses de la Direction s'élèvent à 569 259 $ pour 2003-2004. Conformément à l'article 94 de la *Loi sur les assurances*, cette somme est répartie entre les assureurs et perçue au cours de l'exercice financier suivant.

Les recettes provenant des licences et des examens pour les intermédiaires (agents, courtiers, experts en sinistre et experts-estimateurs) ont totalisé 325 463 $.

En 2003, 254 compagnies d'assurance étaient titulaires d'une licence.

Les professionnels de l'assurance qui étaient titulaires d'une licence au cours de l'année se répartissaient comme suit :

Genre de licence	2003-2004	2002-2003
Agents/courtiers d'assurance-vie	1 889	1 976
Agents/courtiers autres qu'assurance-vie	1 164	1 192
Courtiers non résidents	711	632
Agents d'assurance-accidents et maladie	124	156
Agents d'assurance-voyage	80	69
Courtiers d'assurance spéciaux	4	3
Estimateurs de dommages	56	60
Experts en sinistres	482	486
Total des licences délivrées	4 774	4 805

Je vous prie d'agréer, Monsieur le Ministre, l'expression de mes sentiments les meilleurs.

La surintendante des assurances,

Janet H Cameron

Janet H. Cameron

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New Companies/ *Nouvelles Compagnies*

January 1, 2003 - December 31, 2003

1 janvier 2003 - 31 décembre 2003

Company Name ***Nom de la compagnie***	**Chief Representative** ***Représentant principal***
Medavie Inc.	Pierre-Yves Julien 644 Main St PO Box 220 Moncton, NB E1C 8L3
XL Insurance Company Limited	Robert Alexander Suite 1001 1075 Bay St Toronto, ON M5S 2B1

Change of Name - Insurers / *Assureurs qui ont changé de statut*

January 1, 2003 - December 31, 2003

1 janvier 2003 - 31 décembre 2003

Associates Financial Life Insurance Company

Changed Name to / Changé à :

American Health and Life Insurance Company

July 1, 2003 / le 1 juillet 2003

Atlantic Blue Cross Care Inc.

Changed Name to / Changé à :

Medavie Inc.

January 2, 2003 / le 2 janvier 2003

CGU Insurance Company of Canada

CGU, Compagnie D'Assurance du Canada

Changed Name to / Changé à :

Aviva Insurance Company of Canada

Aviva Compagnie d'Assurance du Canada

May 5, 2003 / le 5 mai 2003

Combined Specialty Insurance Company

Compagnie d'assurances spécialisées Combined

Changed Name to / Changé à :

Virginia Surety Company Inc.

Compagnie de Sûreté Virginia Inc.

July 18, 2003 / le 18 juillet 2003

Fundy Mutual Fire Insurance Company

Changed Name to / Changé à :

Fundy Mutual Insurance Company

September 15, 2003 / le 15 septembre 2003

Change of Name - Insurers / *Assureurs qui ont changé de statut*

January 1, 2003 - December 31, 2003

1 janvier 2003 - 31 décembre 2003

Gerling Canada Insurance Company

Gerling Canada Compagnie d'Assurances

Changed Name to / Changé à :

GCAN Insurance Company

September 18, 2003 / le 18 septembre 2003

Gerling Global Life Insurance Company

Changed Name to / Changé à :

Revios Reinsurance Canada Ltd.

September 26, 2003 / le 26 septembre 2003

Ingle Life & Health Assurance Company

Ingle Compagnie d'Assurance-Vie & Sante

Changed Name to / Changé à :

Trent Health Insurance Company

May 6, 2003 / le 6 mai 2003

L'Industrielle-Alliance Compagnie d'Assurance sur la Vie

The Industrial-Alliance Life Insurance Company

Changed Name to / Changé à :

Industrielle Alliance Assurance et services financiers inc.

Industrial Alliance Insurance and Financial Services Inc.

June 11, 2003 / le 11 juin 2003

The Hartford Fire Insurance Company

Changed Name to / Changé à :

Hartford Fire Insurance Company

October 31, 2003 / le 31 octobre 2003

Change of Name - Insurers / *Assureurs qui ont changé de statut*

January 1, 2003 - December 31, 2003

1 janvier 2003 - 31 décembre 2003

XL Winterthur International Insurance Company Limited

Changed Name to / Changé à :

XL Insurance Company Limited

September 19, 2003 / le 19 septembre 2003

Companies That Have Ceased Operations in New Brunswick

Compagnies qui ont cessé d'exercer des opérations d'assurance au Nouveau Brunswick

January 1, 2003 - December 31, 2003

1 janvier 2003 - 31 décembre 2003

Allstate Life Insurance Company

Ceased May 31, 2003 / cessé le 31 mai 2003

Bankers Life and Casualty Company

Ceased May 31, 2003 / cessé le 31 mai 2003

Maritime Insurance Company Limited

Ceased March 11, 2003 / cessé le 11 mars 2003

New Hampshire Insurance Company

Ceased May 31, 2003 / cessé le 31 mai 2003

Phoenix Life Insurance Company

Ceased May 31, 2003 / cessé le 31 mai 2003

Mergers and Amalgamations / *Assureurs qui ont fusionné*

January 1, 2003 - December 31, 2003

1 janvier 2003 - 31 décembre 2003

ING Insurance Company of Canada
Compagnie d'assurance ING du Canada

amalgamated with/fusionné avec:

ING Western Union Insurance Company
ING Western Union Compagnie d'assurance

Continuing Company/maintenant le nom de:

ING Insurance Company of Canada
Compagnie d'assurance ING du Canada
July 1, 2003/le 1 juillet 2003

Insurance Company Deposits Held by the Province of New Brunswick
Dépôts des compagnies d'assurance détenus par la Province du Nouveau-Brunswick

March 31, 2004/*31 Mars 2004*

AIG Life Insurance Company of Canada *La Compagnie d'Assurance-Vie AIG du Canada*	$ 50,000.00
Assomption Compagnie Mutuelle d'Assurance-vie *Assumption Mutual Life Insurance Company*	$ 50,000.00
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie *National Bank Life Insurance Company*	$ 50,000.00
AXA Assurance Inc. *AXA Insurance Inc.*	$ 50,000.00
CAA Insurance Company (Ontario)	$ 50,000.00
Canassurance compagnie d'assurances générales inc. *Canassurance General Insurance Company Inc.*	$ 50,000.00
Canassurance compagnie d'assurance-vie inc. *Canassurance Life Insurance Company*	$ 50,000.00
Coachman Insurance Company	$ 50,000.00
Desjardins Sécurité financière compagnie d'assurance vie *Desjardins Financial Security Life Assurance Company*	$ 50,000.00
First Canadian Insurance Corporation	$ 50,000.00
Heritage General Insurance Company *Compagnie d'Assurances Générales Heritage*	$ 50,000.00
ING Western Union Insurance Company *ING Western Union Compagnie d'assurance*	$ 50,000.00
Trent Health Insurance Company	$ 50,000.00
Innovative Insurance Corporation	$ 50,000.00
Insurance Company of Prince Edward Island	$ 50,000.00
Insurance Corporation of Newfoundland Limited	$ 60,000.00
Kingsway General Insurance Company	$200,000.00
L'Industrielle-Alliance Compagnie d'Assurance sur La Vie *The Industrial-Alliance Life Insurance Company*	$ 75,000.00
L'Excellence Compagnie d'assurance-vie	$ 50,000.00

Insurance Company Deposits Held by the Province of New Brunswick
Dépôts des compagnies d'assurance détenus par la Province du Nouveau-Brunswick

March 31, 2004/*31 Mars 2004*

L'Union Canadienne Compagnie d'Assurances *Canadian Union Insurance Company*	$ 50,000.00
La Capitale assurances de personnes inc. *The Capitale Life Insurance Inc.*	$ 75,000.00
La Compagnie d'assurance Belair inc. *Belair Insurance Company Inc.*	$ 55,000.00
La Survivance compagnie mutuelle d'assurance-vie	$ 50,000.00
Lawyers' Professional Indemnity Company	$ 50,000.00
Medavie Inc.	$ 20,000.00
Optimum Société d'Assurance inc. *Optimum Insurance Company Inc.*	$ 50,000.00
Promutuel Gaspésie - les Îles, société mutuelle d'assurance générale	$ 50,000.00
Promutuel Témiscouata, société mutuelle d'assurance générale	$ 50,000.00
Promutuel Vie Inc.	$ 50,000.00
SSQ, Société d'Assurance-Vie inc. *SSQ, Life Insurance Company Inc.*	$100,000.00
Trans Global Insurance Company	$ 50,000.00
Trans Global Life Insurance Company	$ 50,000.00
United General Insurance Corporation	$ 50,000.00

Insurers and Officers - Head Office in New Brunswick

Assureurs et officiers - Siège social au Nouveau-Brunswick

Insurers ***Assureurs***	**Chief Representative** ***Représentant principal***
Acadie Vie *Acadia Life*	Camille H. Thériault 295 boul St-Pierre ouest CP 5554 Caraquet, NB E1W 1B7 (506) 726-4203
Assomption Compagnie Mutuelle d'Assurance-vie *Assumption Mutual Life Insurance Company*	Denis Losier 770 rue Main CP 160 Moncton, NB E1C 8L1 (506) 853-6040
Blue Cross Life Insurance Company of Canada *Compagnie d'Assurance-Vie Croix Bleue du Canada*	James K. Gilligan 644 Main St PO Box 22O Moncton, NB E1C 8L3 (506) 867-4730
Carleton Mutual Insurance Company	Elaine M. Hunter 301 Main St Florenceville, NB E7L 3G5 (800) 561-1550
Fundy Mutual Insurance Company	James Ralph Wilson 1022 Main St Sussex, NB E4E 2M3 (800) 222-9550
Medavie Inc	Pierre-Yves Julien 644 Main St PO Box 220 Moncton, NB E1C 8L3 (506) 867-4730
Southeastern Mutual Insurance Company	Raymond W. White 378 Coverdale Rd Riverview, NB E1B 3J7 (506) 386-9002

Insurers and Officers - Head Office in New Brunswick

Assureurs et officiers - Siège social au Nouveau-Brunswick

Insurers ***Assureurs***	**Chief Representative** ***Représentant principal***
Stanley Mutual Insurance Company	James F. Pinnock 32 Irishtown Rd Stanley, NB E6B 1B6 (506) 367-2273
United General Insurance Corporation	J. Alexander (Sandy) Morrison C/O NB Mutual Insurance Assocation 860 Prospect St Fredericton, NB E3B 2T8 (506) 460-8820

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Fraternal Societies ***Sociétés des secours mutuels***	**Premiums** ***Primes*** **$**	**Assessment** ***Cotisation*** **$**
ACTRA Fraternal Benefit Society	9,000	53.51
Canadian Professional Sales Association	19,000	57.42
Knights of Columbus	5,005,000	2,004.47
The Grand Orange Lodge of British America Benefit Fund	44,000	67.18
The Order of United Commercial Travelers of America	73,000	78.51
Woman's Life Insurance Society	1,000	50.39

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Life Companies ***Compagnies-vie***	**Premiums** ***Primes*** **$**	**Assessment** ***Cotisation*** **$**
ACA ASSURANCE	0	50.00
Acadie Vie	10,867,000	4,293.60
ACE INA Life Insurance	1,834,000	766.18
Aetna Life Insurance Company	0	50.00
AIG Assurance Canada	1,469,000	623.65
AIG Life Insurance Company of Canada	2,682,000	1,097.33
Allianz Life Insurance Company of North America	128,000	99.98
Allstate Life Insurance Company of Canada	0	50.00
American Bankers Life Assurance Company of Florida	5,669,000	2,263.76
American Health and Life Insurance Company	1,397,000	595.53
American Income Life Insurance Company	1,580,000	666.99
Amex Assurance Company	20,000	57.81
Assomption Compagnie Mutuelle d'Assurance-vie	39,596,000	15,512.36
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	901,000	401.84
AXA Assurances Inc.	545,000	262.82
Blue Cross Life Insurance Company of Canada	12,651,000	4,990.25
BMO Life Insurance Company	599,000	283.91
Canadian Premier Life Insurance Company	5,593,000	2,234.08
Canassurance compagnie d'assurance-vie inc.	76,000	79.68
CIBC Life Insurance Company Limited	372,000	195.27
CIGNA Life Insurance Company of Canada	6,000	52.34
Combined Insurance Company of America	12,783,000	5,041.80
CompCorp Life Insurance Company	0	50.00
Co-operators Life Insurance Company	8,974,000	3,554.37
CT Financial Assurance Company	191,000	124.59

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Life Companies ***Compagnies-vie***	**Premiums** ***Primes*** **$**	**Assessment** ***Cotisation*** **$**
CUMIS Life Insurance Company	15,712,000	6,185.58
CUNA Mutual Insurance Society	2,000	50.78
Desjardins Sécurité financière compagnie d'assurance vie	17,386,000	6,839.29
Federated Life Insurance Company of Canada	61,000	73.82
First Canadian Insurance Corporation	6,114,000	2,437.54
Forethought Life Insurance Company	141,000	105.06
Fortis Benefits Insurance Company	1,074,000	469.40
General American Life Insurance Company	0	50.00
Gerber Life Insurance Company	48,000	68.74
Hartford Life Insurance Company	0	50.00
Household Life Insurance Company	1,203,000	519.78
Industrial-Alliance Pacific Life Insurance Company	6,151,000	2,451.98
Industrielle Alliance Assurance et services financiers inc.	8,034,000	3,187.30
John Alden Life Insurance Company	0	50.00
La Capitale assurances de personnes inc.	0	50.00
La Survivance compagnie mutuelle d'assurance-vie	496,000	243.69
L'Excellence Compagnie d'assurance-vie	0	50.00
Liberty Life Assurance Company of Boston	182,000	121.07
Life Insurance Company of North America	0	50.00
Life Investors Insurance Company of America	156,000	110.92
London Life Insurance Company	27,527,000	10,799.38
Manulife Canada Ltd.	1,660,000	698.24
Massachusetts Mutual Life Insurance Company	-1,000	50.00
MD Life Insurance Company	1,303,000	558.83
Medavie Inc.	77,182,616	30,190.05

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

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Life Companies ***Compagnies-vie***	**Premiums** ***Primes*** **$**	**Assessment** ***Cotisation*** **$**
Metropolitan Life Insurance Company	-2,000	50.00
MFC Insurance Company Limited	1,088,000	474.87
National Fidelity Life Insurance Company	1,000	50.39
New York Life Insurance Company	529,000	256.58
Penncorp Life Insurance Company	596,000	282.74
Pennsylvania Life Insurance Company	0	50.00
Primerica Life Insurance Company of Canada	985,000	434.65
Promutuel Vie Inc.	0	50.00
Provident Life and Accident Insurance Company	5,125,000	2,051.33
RBC Life Insurance Company	9,145,000	3,621.15
Reliable Life Insurance Company	824,000	371.77
Revios Reinsurance Canada Ltd.	0	50.00
Scotia Life Insurance Company	883,000	394.81
Société d'Assurance-Vie inc. SSQ	543,000	262.04
State Farm Life Insurance Company	1,608,000	677.93
Stonebridge Life Insurance Company	3,000	51.17
Sun Life Assurance Company of Canada	71,074,000	27,804.62
Superior Life Insurance Company	166,000	114.82
TD Life Insurance Company	165,000	114.43
The Canada Life Assurance Company	45,115,000	17,667.55
The Canada Life Insurance Company of Canada	0	50.00
The Empire Life Insurance Company	1,246,000	536.57
The Equitable Life Assurance Society of the United States	0	50.00
The Equitable Life Insurance Company of Canada	1,000,000	440.50
The Great-West Life Assurance Company	34,799,000	13,639.12

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Life Companies ***Compagnies-vie***	**Premiums** ***Primes*** **$**	**Assessment** ***Cotisation*** **$**
The Lincoln National Life Insurance Company	0	50.00
The Manufacturers Life Insurance Company	36,798,000	14,419.73
The Maritime Life Assurance Company	41,318,000	16,184.81
The National Life Assurance Company of Canada	4,466,000	1,793.99
The Prudential Insurance Company of America	95,000	87.10
The Standard Life Assurance Company	5,654,000	2,257.90
The Standard Life Assurance Company of Canada	0	50.00
The Travelers Insurance Company	0	50.00
The Wawanesa Life Insurance Company	1,564,000	660.75
Trans Global Life Insurance Company	0	50.00
Transamerica Life Canada	3,577,000	1,446.83
Trent Health Insurance Company	0	50.00
Union du Canada Assurance-Vie	119,000	96.47
United American Insurance Company	5,000	51.95
Unity Life of Canada	707,000	326.09

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Other than Life Companies ***Compagnies autre que l'assurance vie***	**Premiums** ***Primes*** **$**	**Assessment** ***Cotisation*** **$**
ACE INA Insurance	3,867,000	1,560.08
Affiliated FM Insurance Company	978,000	431.91
Allianz Insurance Company of Canada	22,731,000	8,926.53
Allstate Insurance Company	0	50.00
Allstate Insurance Company of Canada	33,564,000	13,156.85
American Bankers Insurance Company of Florida	3,720,000	1,502.67
American Home Assurance Company	15,637,000	6,156.30
Ascentus Insurance Ltd.	3,372,000	1,366.78
Avemco Insurance Company	0	50.00
Aviva Insurance Company of Canada	49,686,000	19,452.54
AXA Corporate Solutions Assurance	154,000	110.14
AXA Insurance (Canada)	41,258,000	16,161.38
AXA Pacific Insurance Company	-48,000	50.00
CAA Insurance Company (Ontario)	3,172,000	1,288.68
Canadian Lawyers Insurance Association (CLIA)	807,000	365.14
Canadian Northern Shield Insurance Company	190,000	124.20
Canadian Universities Reciprocal Insurance Exchange	307,000	169.88
Canassurance compagnie d'assurances générales inc.	20,000	57.81
Carleton Mutual Insurance Company	1,764,000	738.85
Centennial Insurance Company	18,000	57.03
CGU International Insurance plc	-5,000	50.00
Chicago Title Insurance Company	5,000	51.95
Chubb Insurance Company of Canada	4,102,000	1,651.84
Coachman Insurance Company	0	50.00
Commerce and Industry Insurance Company of Canada	3,721,000	1,503.06

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Other than Life Companies ***Compagnies autre que l'assurance vie***	**Premiums** ***Primes*** **$**	**Assessment** ***Cotisation*** **$**
Commonwealth Insurance Company	1,080,000	471.74
Continental Casualty Company	3,309,000	1,342.17
Co-operators General Insurance Company	62,629,000	24,506.82
Coseco Insurance Company	1,637,000	689.25
CUMIS General Insurance Company	2,153,000	890.75
DaimlerChrysler Insurance Company	79,000	80.85
Eagle Star Insurance Company Limited	72,000	78.12
Ecclesiastical Insurance Office Public Limited Company	2,778,000	1,134.82
Echelon General Insurance Company	804,000	363.96
Economical Mutual Insurance Company	27,343,000	10,727.53
Elite Insurance Company	10,139,000	4,009.31
Employers Insurance Company of Wausau	0	50.00
Employers Reinsurance Corporation	866,000	388.18
EULER American Credit Indemnity Company	404,000	207.76
Everest Insurance Company of Canada	-1,000	50.00
Factory Mutual Insurance Company	16,573,000	6,521.81
Farm Mutual Reinsurance Plan Inc.	0	50.00
Federal Insurance Company	4,000	51.56
Federated Insurance Company of Canada	649,000	303.44
Federation Insurance Company of Canada	10,608,000	4,192.46
First American Title Insurance Company	1,615,690	680.93
First North American Insurance Company	61,000	73.82
Fundy Mutual Insurance Company	3,091,000	1,257.05
GCAN Insurance Company	1,431,000	608.81
GE Capital Mortgage Insurance Company (Canada)	5,506,000	2,200.11

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Other than Life Companies ***Compagnies autre que l'assurance vie***	**Premiums** ***Primes*** $	**Assessment** ***Cotisation*** $
Gore Mutual Insurance Company	0	50.00
Grain Insurance and Guarantee Company	1,508,000	638.88
Great American Insurance Company	695,000	321.40
Great American Insurance Company of New York	3,000	51.17
Green Shield Canada	477,000	236.27
Hartford Fire Insurance Company	91,000	85.54
Heritage General Insurance Company	514,000	250.72
ING Insurance Company of Canada	65,092,000	25,468.63
ING Novex Insurance Company of Canada	3,748,000	1,513.61
Innovative Insurance Corporation	2,000	50.78
Insurance Corporation of Newfoundland Limited	0	50.00
Kingsway General Insurance Company	6,367,000	2,536.33
La Compagnie d'assurance Belair inc.	31,000	62.11
La Compagnie d'Assurances Jevco	3,146,000	1,278.52
La Garantie Compagnie d'Assurance de l'Amérique du Nord	6,098,000	2,431.29
Langdon Insurance Company	-15,000	50.00
Lawyers' Professional Indemnity Company	0	50.00
Lawyers Title Insurance Corporation	58,000	72.65
Legacy General Insurance Company	956,000	423.32
Liberty Insurance Company of Canada	926,000	411.61
Liberty Mutual Fire Insurance Company	0	50.00
Liberty Mutual Insurance Company	8,218,000	3,259.15
Lloyd's Underwriters	12,844,000	5,065.62
Lombard General Insurance Company of Canada	20,519,000	8,062.73
Lombard Insurance Company	4,616,000	1,852.56

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Other than Life Companies ***Compagnies autre que l'assurance vie***	**Premiums** ***Primes*** **$**	**Assessment** ***Cotisation*** **$**
London and Midland General Insurance Company	3,104,000	1,262.12
Lumbermens Mutual Casualty Company	22,000	58.59
Lumbermen's Underwriting Alliance	3,322,000	1,347.25
L'Union Canadienne Compagnie d'Assurances	32,000	62.50
Markel Insurance Company of Canada	13,175,000	5,194.88
Mitsui Sumitomo Insurance Company Limited	51,000	69.92
Motors Insurance Corporation	252,000	148.41
North American Specialty Insurance Company	0	50.00
Northern Indemnity Inc.	231,000	140.21
Old Republic Insurance Company of Canada	2,262,000	933.32
Optimum Frontier Insurance Company	-13,000	50.00
Optimum Société d'Assurance inc.	-133,000	50.00
Orléans Compagnie d'assurance générale	29,000	61.32
Pembridge Insurance Company	12,115,000	4,780.95
Perth Insurance Company	1,857,000	775.16
Primmum Insurance Company	6,092,000	2,428.95
Promutuel Gaspésie - les Îles société mutuelle d'assurance générale	1,223,000	527.59
Promutuel Témiscouata société mutuelle d'assurance générale	1,010,000	444.41
Protective Insurance Company	18,000	57.03
Quebec Assurance Company	2,000	50.78
RBC General Insurance Company	8,535,000	3,382.94
RBC Travel Insurance Company	1,826,000	763.06
Royal & Sun Alliance Insurance Company of Canada	38,150,000	14,947.69
Scotia General Insurance Company	0	50.00
Scottish & York Insurance Company Limited	1,459,000	619.74

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Other than Life Companies ***Compagnies autre que l'assurance vie***	**Premiums** ***Primes*** **$**	**Assessment** ***Cotisation*** **$**
Security Insurance Company of Hartford	1,668,000	701.36
Security National Insurance Company	16,627,000	6,542.90
Sentry Insurance a Mutual Company	14,000	55.47
Sompo Japan Insurance Inc.	4,000	51.56
Southeastern Mutual Insurance Company	4,162,000	1,675.27
Specialty National Insurance Company	0	50.00
St. Paul Fire and Marine Insurance Company	5,316,000	2,125.91
St. Paul Guarantee Insurance Company	2,352,010	968.47
Stanley Mutual Insurance Company	4,950,000	1,982.99
State Farm Fire and Casualty Company	11,327,000	4,473.23
State Farm Mutual Automobile Insurance Company	33,159,000	12,998.69
Stewart Title Guaranty Company	234,000	141.38
Sunderland Marine Mutual Insurance Company Limited	3,981,716	1,604.87
T.H.E. Insurance Company	0	50.00
TD Direct Insurance Inc.	0	50.00
TD General Insurance Company	0	50.00
Temple Insurance Company	4,230,000	1,701.83
The American Road Insurance Company	256,000	149.97
The Boiler Inspection and Insurance Company of Canada	1,364,000	582.65
The British Aviation Insurance Company Limited	0	50.00
The Citadel General Assurance Company	18,764,000	7,377.40
The Dominion of Canada General Insurance Company	20,548,000	8,074.06
The Insurance Company of Prince Edward Island	526,000	255.40
The Missisquoi Insurance Company	-482,000	50.00
The Mortgage Insurance Company of Canada	0	50.00

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Other than Life Companies ***Compagnies autre que l'assurance vie***	**Premiums** ***Primes*** **$**	**Assessment** ***Cotisation*** **$**
The Nordic Insurance Company of Canada	0	50.00
The North Waterloo Farmers Mutual Insurance Company	0	50.00
The Personal Insurance Company	13,453,000	5,303.44
The Portage la Prairie Mutual Insurance Company	11,223,000	4,432.62
The Sovereign General Insurance Company	6,934,000	2,757.75
The Tokio Marine and Fire Insurance Company Limited	33,000	62.89
The Travelers Indemnity Company	0	50.00
The Wawanesa Mutual Insurance Company	73,681,000	28,822.66
TIG Insurance Company	39,000	65.23
Traders General Insurance Company	9,725,000	3,847.64
Trafalgar Insurance Company of Canada	2,904,000	1,184.02
Trans Global Insurance Company	0	50.00
Transatlantic Reinsurance Company	0	50.00
Travelers Casualty & Surety Company of Canada	229,000	139.43
UAP-NewRotterdam Insurance Company N.V.	0	50.00
Unifund Assurance Company	18,795,000	7,389.51
United General Insurance Corporation	10,122,000	4,002.67
Utica Mutual Insurance Company	23,000	58.98
Virginia Surety Company Inc.	141,000	105.06
Waterloo Insurance Company	594,000	281.96
Western Assurance Company	0	50.00
Western Surety Company	525,000	255.01
XL Insurance Company Limited	0	50.00
XL Reinsurance America Inc.	0	50.00
Zenith Insurance Company	7,456,000	2,961.59

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Other than Life Companies ***Compagnies autre que l'assurance vie***	**Premiums** ***Primes*** $	**Assessment** ***Cotisation*** $
Zurich Insurance Company	21,477,000	8,436.84
Totals - 2003 - 247 Companies/Compagnies	1,425,432,032	569,259.02
Totals - 2002 - 253 Companies/Compagnies	1,418,436,183	626,348.02

Accident and Sickness Insurance

Accident et maladie

Premiums & Losses in New Brunswick - 2003

Primes et sinistres au Nouveau-Brunswick - 2003

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport %*
ACA ASSURANCE	0	56,000	0
ACE INA Insurance	117,000	-68,000	-58
ACE INA Life Insurance	1,418,000	18,000	1
ACTRA Fraternal Benefit Society	8,000	6,000	75
Aetna Life Insurance Company	0	13,000	0
AIG Assurance Canada	64,000	5,000	8
AIG Life Insurance Company of Canada	631,000	50,000	8
Allianz Insurance Company of Canada	212,000	105,000	50
Allianz Life Insurance Company of North America	36,000	275,000	764
American Bankers Insurance Company of Florida	501,000	63,000	13
American Bankers Life Assurance Company of Florida	2,981,000	1,052,000	35
American Home Assurance Company	1,783,000	1,420,000	80
American Income Life Insurance Company	353,000	143,000	41
Amex Assurance Company	20,000	0	0
Assomption Compagnie Mutuelle d'Assurance-vie	17,141,000	13,422,000	78
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	555,000	158,000	28
Aviva Insurance Company of Canada	56,000	0	0
AXA Assurances Inc.	10,000	0	0
AXA Insurance (Canada)	0	2,000	0
Blue Cross Life Insurance Company of Canada	5,954,000	2,707,000	45
BMO Life Insurance Company	483,000	86,000	18
CAA Insurance Company (Ontario)	56,000	2,000	4
Canadian Premier Life Insurance Company	3,570,000	905,000	25
Canadian Professional Sales Association	15,000	0	0

Accident and Sickness Insurance

Accident et maladie

Premiums & Losses in New Brunswick - 2003

Primes et sinistres au Nouveau-Brunswick - 2003

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport %*
Canassurance compagnie d'assurance-vie inc.	76,000	55,000	72
Chubb Insurance Company of Canada	39,000	1,000	3
CIBC Life Insurance Company Limited	269,000	54,000	20
CIGNA Life Insurance Company of Canada	-97,000	153,000	-158
Combined Insurance Company of America	12,330,000	4,829,000	39
Co-operators General Insurance Company	39,000	220,000	564
Co-operators Life Insurance Company	3,850,000	3,651,000	95
CT Financial Assurance Company	190,000	8,000	4
CUMIS General Insurance Company	49,000	18,000	37
CUMIS Life Insurance Company	11,463,000	5,953,000	52
Desjardins Sécurité financière compagnie d'assurance vie	10,894,000	5,764,000	53
Federated Life Insurance Company of Canada	48,000	1,000	2
First Canadian Insurance Corporation	3,214,000	576,000	18
Green Shield Canada	477,000	365,000	77
Heritage General Insurance Company	514,000	57,000	11
Household Life Insurance Company	584,000	225,000	39
Industrial-Alliance Pacific Life Insurance Company	3,978,000	2,409,000	61
Industrielle Alliance Assurance et services financiers inc.	1,341,000	1,027,000	77
ING Insurance Company of Canada	18,000	7,000	39
ING Novex Insurance Company of Canada	11,000	1,000	9
Knights of Columbus	4,000	0	0
La Garantie Compagnie d'Assurance de l'Amérique du Nord	23,000	0	0
La Survivance compagnie mutuelle d'assurance-vie	436,000	153,000	35
Liberty Mutual Insurance Company	3,085,000	2,483,000	80
Life Investors Insurance Company of America	68,000	122,000	179

Accident and Sickness Insurance

Accident et maladie

Premiums & Losses in New Brunswick - 2003

Primes et sinistres au Nouveau-Brunswick - 2003

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport %*
Lloyd's Underwriters	140,000	-4,000	-3
London and Midland General Insurance Company	2,454,000	1,171,000	48
London Life Insurance Company	0	454,000	0
Manulife Canada Ltd.	9,000	55,000	611
Medavie Inc.	184,091,000	161,829,000	88
Metropolitan Life Insurance Company	4,000	37,000	925
MFC Insurance Company Limited	5,000	0	0
National Fidelity Life Insurance Company	1,000	0	0
New York Life Insurance Company	4,000	7,000	175
Penncorp Life Insurance Company	553,000	289,000	52
Provident Life and Accident Insurance Company	5,025,000	4,157,000	83
RBC Life Insurance Company	1,955,000	1,352,000	69
RBC Travel Insurance Company	1,656,000	537,000	32
Reliable Life Insurance Company	794,000	237,000	30
Royal & Sun Alliance Insurance Company of Canada	953,000	0	0
Scotia Life Insurance Company	883,000	242,000	27
Société d'Assurance-Vie inc. SSQ	450,000	658,000	146
Stonebridge Life Insurance Company	3,000	1,000	33
Sun Life Assurance Company of Canada	24,508,000	20,959,000	86
TD Life Insurance Company	162,000	3,000	2
The Canada Life Assurance Company	16,003,000	13,320,000	83
The Citadel General Assurance Company	1,798,000	4,104,000	228
The Empire Life Insurance Company	312,000	318,000	102
The Equitable Life Insurance Company of Canada	86,000	163,000	190
The Great-West Life Assurance Company	23,414,000	16,223,000	69

Accident and Sickness Insurance

Accident et maladie

Premiums & Losses in New Brunswick - 2003

Primes et sinistres au Nouveau-Brunswick - 2003

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport %*
The Manufacturers Life Insurance Company	16,507,000	12,609,000	76
The Maritime Life Assurance Company	25,159,000	29,482,000	117
The National Life Assurance Company of Canada	1,564,000	1,689,000	108
The Order of United Commercial Travelers of America	71,000	8,000	11
The Prudential Insurance Company of America	44,000	0	0
The Standard Life Assurance Company	1,466,000	1,327,000	91
The Wawanesa Life Insurance Company	148,000	121,000	82
Transamerica Life Canada	23,000	5,000	22
Trent Health Insurance Company	0	1,000	0
Union du Canada Assurance-Vie	106,000	3,000	3
Unity Life of Canada	39,000	15,000	38
Totals - 2003 - 85 Companies/Compagnies	399,257,000	319,924,000	80
Totals - 2002 - 80 Companies/Compagnies	376,397,000	295,597,000	79

Aircraft

Aviation

Premiums & Losses in New Brunswick - 2003

Primes et sinistres au Nouveau-Brunswick - 2003

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport %*
ACE INA Insurance	151,000	(6,000)	(4)
Allianz Insurance Company of Canada	324,000	10,000	3
American Home Assurance Company	7,000	4,000	57
Avemco Insurance Company	0	15,000	0
Co-operators General Insurance Company	71,000	0	0
Eagle Star Insurance Company Limited	72,000	4,000	6
GCAN Insurance Company	0	1,000	0
Lloyd's Underwriters	(4,000)	47,000	(1,175)
L'Union Canadienne Compagnie d'Assurances	32,000	2,000	6
Mitsui Sumitomo Insurance Company Limited	16,000	14,000	88
Royal & Sun Alliance Insurance Company of Canada	273,000	115,000	42
St. Paul Fire and Marine Insurance Company	0	7,000	0
The Sovereign General Insurance Company	5,000	0	0
Totals - 2003 - 13 Companies/Compagnies	947,000	213,000	22
Totals - 2002 - 10 Companies/Compagnies	996,000	272,000	27

Automobile Insurance

Assurance d'automobile

Premiums & Losses in New Brunswick - 2003

Primes et sinistres au Nouveau-Brunswick - 2003

Name of Company / *Noms des compagnies*	*Direct Premiums Written* / *Primes directes souscrites*				*Direct Claims Incurred* / *Sinistres supportés*				
	Liability / *Responsabilité* ($)	Personal Accident / *Accident Corporel* ($)	Other / *Autres* ($)	Total / *Total* ($)	Liability / *Responsabilité* ($)	Personal Accident / *Accident Corporel* ($)	Other / *Autres* ($)	Total / *Total* ($)	Loss Ratio / *Rapport* (%)
ACE INA Insurance	586,000	7,000	459,000	1,052,000	465,000	7,000	157,000	629,000	60
Allianz Insurance Company of Canada	7,567,000	2,130,000	5,306,000	15,003,000	3,712,000	766,000	1,822,000	6,300,000	42
Allstate Insurance Company of Canada	15,981,000	5,450,000	7,556,000	28,987,000	18,703,000	1,446,000	3,295,000	23,444,000	81
American Home Assurance Company	287,000	152,000	100,000	539,000	1,134,000	126,000	5,000	1,265,000	235
Ascentus Insurance Ltd.	1,704,000	453,000	802,000	2,959,000	1,629,000	258,000	533,000	2,420,000	82
Aviva Insurance Company of Canada	18,333,000	4,465,000	7,881,000	30,679,000	16,079,000	1,196,000	3,717,000	20,992,000	68
AXA Insurance (Canada)	19,746,000	5,113,000	10,489,000	35,348,000	15,475,000	2,306,000	3,375,000	21,156,000	60
AXA Pacific Insurance Company	-58,000	-8,000	-22,000	-88,000	(414,000)	(16,000)	(48,000)	(478,000)	543
CAA Insurance Company (Ontario)	1,638,000	427,000	824,000	2,889,000	793,000	264,000	456,000	1,513,000	52

Automobile Insurance

Assurance d'automobile

Premiums & Losses in New Brunswick - 2003

Primes et sinistres au Nouveau-Brunswick - 2003

	Direct Premiums Written / *Primes directes souscrites*				*Direct Claims Incurred* / *Sinistres supportés*				
Name of Company / ***Noms des compagnies***	**Liability** / ***Responsabilité*** ($)	**Personal Accident** / ***Accident Corporel*** ($)	**Other** / ***Autres*** ($)	**Total** / ***Total*** ($)	**Liability** / ***Responsabilité*** ($)	**Personal Accident** / ***Accident Corporel*** ($)	**Other** / ***Autres*** ($)	**Total** / ***Total*** ($)	**Loss Ratio** / ***Rapport*** (%)
Centennial Insurance Company	4,000	1,000	3,000	8,000	0	0	0	0	0
Chubb Insurance Company of Canada	41,000	5,000	13,000	59,000	3,000	0	0	3,000	5
Coachman Insurance Company	0	0	0	0	594,000	(67,000)	(3,000)	524,000	0
Commerce and Industry Insurance Company of Canada	42,000	0	0	42,000	52,000	(17,000)	(2,000)	33,000	79
Continental Casualty Company	8,000	0	274,000	282,000	0	0	42,000	42,000	15
Co-operators General Insurance Company	20,356,000	9,774,000	8,794,000	38,924,000	12,994,000	7,540,000	4,402,000	24,936,000	64
Coseco Insurance Company	792,000	320,000	355,000	1,467,000	668,000	187,000	111,000	966,000	66
CUMIS General Insurance Company	13,000	3,000	16,000	32,000	82,000	20,000	(19,000)	83,000	259
DaimlerChrysler Insurance Company	0	0	79,000	79,000	0	0	8,000	8,000	10
Echelon General Insurance Company	520,000	150,000	117,000	787,000	575,000	(97,000)	182,000	660,000	84

Automobile Insurance

Assurance d'automobile

Premiums & Losses in New Brunswick - 2003

Primes et sinistres au Nouveau-Brunswick - 2003

Name of Company / *Noms des compagnies*	*Direct Premiums Written* / *Primes directes souscrites*				*Direct Claims Incurred* / *Sinistres supportés*				
	Liability / *Responsabilité* ($)	Personal Accident / *Accident Corporel* ($)	Other / *Autres* ($)	Total / *Total* ($)	Liability / *Responsabilité* ($)	Personal Accident / *Accident Corporel* ($)	Other / *Autres* ($)	Total / *Total* ($)	Loss Ratio / *Rapport* (%)
Economical Mutual Insurance Company	9,710,000	2,815,000	4,297,000	16,822,000	5,671,000	1,384,000	3,460,000	10,515,000	63
Elite Insurance Company	3,667,000	1,118,000	1,449,000	6,234,000	3,191,000	767,000	424,000	4,382,000	70
Federated Insurance Company of Canada	189,000	16,000	82,000	287,000	76,000	6,000	34,000	116,000	40
Federation Insurance Company of Canada	4,338,000	1,426,000	2,601,000	8,365,000	524,000	537,000	916,000	1,977,000	24
First North American Insurance Company	0	0	31,000	31,000	0	0	0	0	0
Hartford Fire Insurance Company	11,000	0	2,000	13,000	(84,000)	(23,000)	289,000	182,000	1,400
ING Insurance Company of Canada	23,582,000	7,870,000	7,992,000	39,444,000	28,262,000	11,197,000	4,299,000	43,758,000	111
ING Novex Insurance Company of Canada	1,296,000	418,000	543,000	2,257,000	1,599,000	404,000	260,000	2,263,000	100
Innovative Insurance Corporation	0	0	2,000	2,000	0	0	1,000	1,000	50

Automobile Insurance

Assurance d'automobile

Premiums & Losses in New Brunswick - 2003

Primes et sinistres au Nouveau-Brunswick - 2003

	Direct Premiums Written / *Primes directes souscrites*				*Direct Claims Incurred* / *Sinistres supportés*				
Name of Company / *Noms des compagnies*	**Liability** / *Responsabilité* ($)	**Personal Accident** / *Accident Corporel* ($)	**Other** / *Autres* ($)	**Total** / *Total* ($)	**Liability** / *Responsabilité* ($)	**Personal Accident** / *Accident Corporel* ($)	**Other** / *Autres* ($)	**Total** / *Total* ($)	**Loss Ratio** / *Rapport* (%)
Kingsway General Insurance Company	2,537,000	461,000	1,473,000	4,471,000	5,861,000	214,000	630,000	6,705,000	150
La Compagnie d'assurance Belair inc.	17,000	3,000	11,000	31,000	1,048,000	455,000	(266,000)	1,237,000	3,990
La Compagnie d'Assurances Jevco	1,213,000	956,000	909,000	3,078,000	1,403,000	1,467,000	133,000	3,003,000	98
La Garantie Compagnie d'Assurance de l'Amérique du Nord	880,000	121,000	343,000	1,344,000	1,020,000	153,000	84,000	1,257,000	94
Langdon Insurance Company	-10,000	-1,000	-4,000	-15,000	26,000	9,000	1,000	36,000	(240)
Liberty Insurance Company of Canada	561,000	26,000	226,000	813,000	278,000	10,000	60,000	348,000	43
Liberty Mutual Insurance Company	2,131,000	85,000	823,000	3,039,000	1,181,000	172,000	348,000	1,701,000	56
Lloyd's Underwriters	41,000	-2,000	579,000	618,000	861,000	(8,000)	547,000	1,400,000	227
Lombard General Insurance Company of Canada	6,712,000	1,007,000	2,475,000	10,194,000	4,537,000	1,656,000	1,256,000	7,449,000	73

Automobile Insurance

Assurance d'automobile

Premiums & Losses in New Brunswick - 2003

Primes et sinistres au Nouveau-Brunswick - 2003

Name of Company	*Direct Premiums Written* / *Primes directes souscrites*				*Direct Claims Incurred* / *Sinistres supportés*				
	Liability	Personal Accident	Other	Total	Liability	Personal Accident	Other	Total	Loss Ratio
Noms des compagnies	*Responsabilité* ($)	*Accident Corporel* ($)	*Autres* ($)	*Total* ($)	*Responsabilité* ($)	*Accident Corporel* ($)	*Autres* ($)	*Total* ($)	*Rapport* (%)
Lombard Insurance Company	1,828,000	636,000	984,000	3,448,000	61,000	608,000	390,000	1,059,000	31
Lumbermens Mutual Casualty Company	19,000	1,000	1,000	21,000	833,000	0	0	833,000	3,967
Markel Insurance Company of Canada	8,299,000	445,000	3,674,000	12,418,000	9,725,000	526,000	1,180,000	11,431,000	92
Mitsui Sumitomo Insurance Company Limited	21,000	0	0	21,000	12,000	0	0	12,000	57
Motors Insurance Corporation	0	0	252,000	252,000	0	0	9,000	9,000	4
Old Republic Insurance Company of Canada	1,399,000	69,000	561,000	2,029,000	3,144,000	385,000	304,000	3,833,000	189
Optimum Frontier Insurance Company	-4,000	-1,000	-1,000	-6,000	319,000	(97,000)	65,000	287,000	(4,783)
Optimum Société d'Assurance inc.	-131,000	0	0	-131,000	(730,000)	90,000	(108,000)	(748,000)	571
Pembridge Insurance Company	6,665,000	2,097,000	2,173,000	10,935,000	6,011,000	1,421,000	649,000	8,081,000	74
Perth Insurance Company	1,277,000	232,000	352,000	1,861,000	224,000	92,000	200,000	516,000	28

Automobile Insurance

Assurance d'automobile

Premiums & Losses in New Brunswick - 2003

Primes et sinistres au Nouveau-Brunswick - 2003

Name of Company / *Noms des compagnies*	*Direct Premiums Written* / *Primes directes souscrites*				*Direct Claims Incurred* / *Sinistres supportés*				
	Liability / *Responsabilité* ($)	Personal Accident / *Accident Corporel* ($)	Other / *Autres* ($)	Total / *Total* ($)	Liability / *Responsabilité* ($)	Personal Accident / *Accident Corporel* ($)	Other / *Autres* ($)	Total / *Total* ($)	Loss Ratio / *Rapport* (%)
Primmum Insurance Company	2,984,000	657,000	1,877,000	5,518,000	1,187,000	942,000	804,000	2,933,000	53
Protective Insurance Company	12,000	2,000	4,000	18,000	7,000	0	0	7,000	39
Quebec Assurance Company	0	0	0	0	10,000	7,000	0	17,000	0
RBC General Insurance Company	5,457,000	1,569,000	982,000	8,008,000	1,010,000	349,000	482,000	1,841,000	23
Royal & Sun Alliance Insurance Company of Canada	14,271,000	2,921,000	6,684,000	23,876,000	18,462,000	8,745,000	2,751,000	29,958,000	125
Scottish & York Insurance Company Limited	252,000	68,000	129,000	449,000	549,000	(84,000)	50,000	515,000	115
Security National Insurance Company	8,376,000	1,901,000	4,403,000	14,680,000	3,991,000	1,086,000	1,480,000	6,557,000	45
Sentry Insurance a Mutual Company	10,000	1,000	3,000	14,000	4,000	3,000	2,000	9,000	64
St. Paul Fire and Marine Insurance Company	3,473,000	411,000	387,000	4,271,000	2,142,000	705,000	7,000	2,854,000	67
State Farm Mutual Automobile Insurance Company	21,401,000	4,190,000	7,568,000	33,159,000	15,710,000	3,060,000	5,672,000	24,442,000	74

Automobile Insurance

Assurance d'automobile

Premiums & Losses in New Brunswick - 2003

Primes et sinistres au Nouveau-Brunswick - 2003

Name of Company / *Noms des compagnies*	*Direct Premiums Written* / *Primes directes souscrites*				*Direct Claims Incurred* / *Sinistres supportés*				Loss Ratio / *Rapport*
	Liability / *Responsabilité* ($)	Personal Accident / *Accident Corporel* ($)	Other / *Autres* ($)	Total / *Total* ($)	Liability / *Responsabilité* ($)	Personal Accident / *Accident Corporel* ($)	Other / *Autres* ($)	Total / *Total* ($)	(%)
The American Road Insurance Company	0	0	228,000	228,000	0	0	60,000	60,000	26
The Citadel General Assurance Company	5,417,000	1,953,000	2,617,000	9,987,000	4,241,000	1,116,000	1,468,000	6,825,000	68
The Dominion of Canada General Insurance Company	8,127,000	1,993,000	5,150,000	15,270,000	6,028,000	1,526,000	1,865,000	9,419,000	62
The Insurance Company of Prince Edward Island	205,000	55,000	110,000	370,000	212,000	42,000	51,000	305,000	82
The Missisquoi Insurance Company	-353,000	-76,000	-62,000	-491,000	58,000	67,000	17,000	142,000	(29)
The Nordic Insurance Company of Canada	0	0	0	0	49,000	318,000	(48,000)	319,000	0
The Personal Insurance Company	6,200,000	1,359,000	4,327,000	11,886,000	4,746,000	1,253,000	1,491,000	7,490,000	63
The Portage la Prairie Mutual Insurance Company	4,630,000	1,430,000	2,446,000	8,506,000	3,728,000	798,000	1,159,000	5,685,000	67
The Sovereign General Insurance Company	1,141,000	66,000	344,000	1,551,000	1,112,000	263,000	268,000	1,643,000	106

Automobile Insurance

Assurance d'automobile

Premiums & Losses in New Brunswick - 2003

Primes et sinistres au Nouveau-Brunswick - 2003

Name of Company / *Noms des compagnies*	*Direct Premiums Written* / *Primes directes souscrites*				*Direct Claims Incurred* / *Sinistres supportés*				Loss Ratio / *Rapport*
	Liability / *Responsabilité* ($)	Personal Accident / *Accident Corporel* ($)	Other / *Autres* ($)	Total / *Total* ($)	Liability / *Responsabilité* ($)	Personal Accident / *Accident Corporel* ($)	Other / *Autres* ($)	Total / *Total* ($)	*(%)*
The Wawanesa Mutual Insurance Company	34,993,000	10,032,000	15,870,000	60,895,000	27,867,000	5,689,000	7,830,000	41,386,000	68
TIG Insurance Company	1,000	0	0	1,000	0	0	0	0	0
Tokio Marine & Nichido Fire Insurance Co. Ltd.	21,000	3,000	7,000	31,000	26,000	(2,000)	4,000	28,000	90
Traders General Insurance Company	4,481,000	1,201,000	2,096,000	7,778,000	1,823,000	772,000	778,000	3,373,000	43
Trafalgar Insurance Company of Canada	1,252,000	562,000	711,000	2,525,000	1,115,000	107,000	323,000	1,545,000	61
Travelers Casualty & Surety Company of Canada	64,000	9,000	13,000	86,000	38,000	4,000	28,000	70,000	81
Unifund Assurance Company	8,817,000	2,761,000	4,578,000	16,156,000	5,591,000	2,151,000	2,159,000	9,901,000	61
United General Insurance Corporation	5,677,000	1,248,000	3,197,000	10,122,000	2,863,000	1,220,000	1,166,000	5,249,000	52
Waterloo Insurance Company	202,000	95,000	146,000	443,000	18,000	1,000	82,000	101,000	23
Zenith Insurance Company	3,506,000	1,178,000	1,372,000	6,056,000	2,671,000	446,000	631,000	3,748,000	62

Automobile Insurance

Assurance d'automobile

Premiums & Losses in New Brunswick - 2003

Primes et sinistres au Nouveau-Brunswick - 2003

Name of Company / *Noms des compagnies*	*Direct Premiums Written* / *Primes directes souscrites*				*Direct Claims Incurred* / *Sinistres supportés*				Loss Ratio / *Rapport*
	Liability / *Responsabilité* ($)	Personal Accident / *Accident Corporel* ($)	Other / *Autres* ($)	Total / *Total* ($)	Liability / *Responsabilité* ($)	Personal Accident / *Accident Corporel* ($)	Other / *Autres* ($)	Total / *Total* ($)	(%)
Zurich Insurance Company	5,525,000	1,587,000	3,633,000	10,745,000	5,302,000	372,000	757,000	6,431,000	60
Totals - 2003 - 77 Companies/Compagnies	309,950,000	85,416,000	143,696,000	539,062,000	258,157,000	66,300,000	64,535,000	388,992,000	72
Totals - 2002 - 80 Companies/Compagnies	283,750,000	63,487,000	143,968,000	491,205,000	297,415,000	52,116,000	74,859,000	424,390,000	86

Boiler and Machinery

Chaudières et bris de machine

Premiums and Losses in New Brunswick - 2003

Primes et sinistres au Nouveau-Brunswick - 2003

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites* ($)	Direct Losses *Sinistres supportés* ($)	Loss Ratio *Rapport* (%)
ACE INA Insurance	41,000	104,000	254
Affiliated FM Insurance Company	47,000	(6,000)	(13)
Allianz Insurance Company of Canada	17,000	0	0
American Home Assurance Company	20,000	0	0
Aviva Insurance Company of Canada	283,000	29,000	10
AXA Insurance (Canada)	12,000	0	0
AXA Pacific Insurance Company	1,000	0	0
Chubb Insurance Company of Canada	0	(3,000)	0
Commerce and Industry Insurance Company of Canada	0	(2,000)	0
Continental Casualty Company	(1,000)	73,000	(7,300)
Co-operators General Insurance Company	206,000	7,000	3
CUMIS General Insurance Company	2,000	0	0
Ecclesiastical Insurance Office Public Limited Company	13,000	0	0
Economical Mutual Insurance Company	139,000	98,000	71
Factory Mutual Insurance Company	4,523,000	6,000	0
Federated Insurance Company of Canada	2,000	0	0
Federation Insurance Company of Canada	2,000	0	0
GCAN Insurance Company	10,000	9,000	90
Grain Insurance and Guarantee Company	13,000	0	0
ING Insurance Company of Canada	219,000	(20,000)	(9)
ING Novex Insurance Company of Canada	17,000	(1,000)	(6)
Lloyd's Underwriters	161,000	58,000	36
Lombard General Insurance Company of Canada	125,000	2,000	2
Lumbermen's Underwriting Alliance	33,000	0	0

Boiler and Machinery

Chaudières et bris de machine

Premiums and Losses in New Brunswick - 2003

Primes et sinistres au Nouveau-Brunswick - 2003

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
Mitsui Sumitomo Insurance Company Limited	1,000	0	0
Promutuel Gaspésie - les Îles société mutuelle d'assurance générale	15,000	0	0
Royal & Sun Alliance Insurance Company of Canada	568,000	31,000	5
Scottish & York Insurance Company Limited	12,000	0	0
St. Paul Fire and Marine Insurance Company	9,000	3,000	33
St. Paul Guarantee Insurance Company	1,398,440	744,060	53
The Boiler Inspection and Insurance Company of Canada	589,000	30,000	5
The Citadel General Assurance Company	75,000	6,000	8
The Dominion of Canada General Insurance Company	40,000	0	0
The Insurance Company of Prince Edward Island	2,000	0	0
The Sovereign General Insurance Company	32,000	(10,000)	(31)
The Wawanesa Mutual Insurance Company	40,000	5,000	13
Zurich Insurance Company	187,000	4,000	2
Totals - 2003 - 37 Companies/Compagnies	8,853,440	1,167,060	13
Totals - 2002 - 37 Companies/Compagnies	7,942,000	1,060,000	13

Credit

Crédit

Premiums & Losses in New Brunswick - 2003

Primes et sinistres au Nouveau-Brunswick - 2003

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport %*
EULER American Credit Indemnity Company	404,000	27,000	7
GCAN Insurance Company	82,000	9,000	11
La Garantie Compagnie d'Assurance de l'Amérique du Nord	11,000	0	0
St. Paul Guarantee Insurance Company	263,960	0	0
Trans Global Insurance Company	0	1,000	0
Zurich Insurance Company	0	209,000	0
Totals - 2003 - 6 Companies/Compagnies	760,960	246,000	32
Totals - 2002 - 5 Companies/Compagnies	1,360,000	482,000	35

Fraternal Societies - 2003

Sociétés de secours mutuels - 2003

Name of Company / *Noms des compagnies*	Exhibit of Premiums, Contributions and Dues / *Relevé des primes, contributions et cotisations*				Exhibit of Claims and Dividends / *Relevé des prestations et bénéfices*			Life Insurance Effected and in Force / *Contrats d'assurance-vie émis et en vigueur*		
	Life Ins. Fund / *Caisse d'assurance vie* ($)	Annuity Fund / *Caisse de rentes* ($)	Accident and Sickness Ins. Fund / *Caisse d'assurance acc/maladie* ($)	Total / *Total* ($)	Life Ins. Annuity Fund / *Caisse d'assurance vie et rentes* ($)	Accident and Sickness Ins. Fund / *Caisse d'assurance acc/maladie* ($)	Total / *Total* ($)	In Force 2002 / *En vigueur en 2002* ($)	New Effected / *Émis* ($)	In Force 2003 / *En vigueur en 2003* ($)
ACTRA Fraternal Benefit Society	1,000	0	8,000	9,000	0	6,000	6,000	389	20	352
Canadian Professional Sales Association	4,000	0	15,000	19,000	7,000	0	7,000	1,000	0	845
Knights of Columbus	5,001,000	970,000	4,000	5,975,000	3,182,000	0	3,182,000	290,017	12,688	292,764
The Grand Orange Lodge of British America Benefit Fund	44,000	0	0	44,000	32,000	0	32,000	2,356	6	2,235
The Order of United Commercial Travelers of America	2,000	0	71,000	73,000	10,000	8,000	18,000	42	0	42
Woman's Life Insurance Society	1,000	0	0	1,000	2,000	0	2,000	38	0	35
Totals - 2003 - 6 Companies/Compagnies	5,053,000	970,000	98,000	6,121,000	3,233,000	14,000	3,247,000		12,714	296,273
Totals - 2002 - 7 Companies/Compagnies	4,988,000	1,053,000	192,000	6,233,000	2,787,000	73,000	2,860,000	289,888		

Guarantee

Garantie

Premiums and Losses in New Brunswick - 2003

Primes et sinistres au Nouveau-Brunswick - 2003

Name of Company / *Noms des compagnies*	Fidelity / *Détournement*		Surety / *Cautionnement*				
	Direct Premiums / *Primes directes ($)*	Direct Losses / *Sinistres supportés ($)*	Direct Premiums / *Primes directes ($)*	Direct Losses / *Sinistres supportés ($)*	Total Premiums / *Primes total ($)*	Total Losses / *Sinistres total ($)*	Loss Ratio / *Rapport (%)*
ACE INA Insurance	31,000	(2,000)	44,000	19,000	75,000	17,000	23
Allianz Insurance Company of Canada	0	0	7,000	0	7,000	0	0
American Home Assurance Company	201,000	104,000	(10,000)	(81,000)	191,000	23,000	12
Aviva Insurance Company of Canada	93,000	1,000	894,000	159,000	987,000	160,000	16
AXA Insurance (Canada)	76,000	(11,000)	0	0	76,000	(11,000)	(14)
AXA Pacific Insurance Company	(2,000)	(67,000)	18,000	20,000	16,000	(47,000)	(294)
Chubb Insurance Company of Canada	216,000	7,000	178,000	10,000	394,000	17,000	4
Commerce and Industry Insurance Company of Canada	0	0	0	(5,000)	0	(5,000)	0
Co-operators General Insurance Company	106,000	0	24,000	0	130,000	0	0
CUMIS General Insurance Company	337,000	361,000	0	0	337,000	361,000	107
Ecclesiastical Insurance Office Public Limited Company	8,000	0	0	0	8,000	0	0
Economical Mutual Insurance Company	36,000	0	19,000	0	55,000	0	0
Federated Insurance Company of Canada	0	0	7,000	0	7,000	0	0
GCAN Insurance Company	1,000	0	0	0	1,000	0	0
Hartford Fire Insurance Company	0	(2,000)	0	0	0	(2,000)	0
ING Insurance Company of Canada	0	0	596,000	42,000	596,000	42,000	7

Guarantee

Garantie

Premiums and Losses in New Brunswick - 2003

Primes et sinistres au Nouveau-Brunswick - 2003

Name of Company / *Noms des compagnies*	Fidelity / *Détournement*		Surety / *Cautionnement*				
	Direct Premiums / *Primes directes ($)*	Direct Losses / *Sinistres supportés ($)*	Direct Premiums / *Primes directes ($)*	Direct Losses / *Sinistres supportés ($)*	Total Premiums / *Primes total ($)*	Total Losses / *Sinistres total ($)*	Loss Ratio / *Rapport (%)*
Kingsway General Insurance Company	0	0	5,000	0	5,000	0	0
La Compagnie d'Assurances Jevco	0	0	54,000	0	54,000	0	0
La Garantie Compagnie d'Assurance de l'Amérique du Nord	496,000	206,000	1,204,000	(29,000)	1,700,000	177,000	10
Langdon Insurance Company	0	18,000	0	0	0	18,000	0
Liberty Mutual Insurance Company	0	(3,000)	0	0	0	(3,000)	0
Lloyd's Underwriters	18,000	2,000	0	0	18,000	2,000	11
Lombard General Insurance Company of Canada	53,000	0	0	0	53,000	0	0
Northern Indemnity Inc.	0	0	231,000	0	231,000	0	0
Orléans Compagnie d'assurance générale	0	0	29,000	0	29,000	0	0
Promutuel Témiscouata société mutuelle d'assurance générale	0	0	1,000	0	1,000	0	0
Royal & Sun Alliance Insurance Company of Canada	65,000	11,000	14,000	(1,000)	79,000	10,000	13
St. Paul Fire and Marine Insurance Company	2,000	0	0	0	2,000	0	0
St. Paul Guarantee Insurance Company	18,370	0	353,100	(140)	371,470	(140)	0
State Farm Fire and Casualty Company	0	0	4,000	0	4,000	0	0
The Citadel General Assurance Company	15,000	0	0	0	15,000	0	0

Guarantee

Garantie

Premiums and Losses in New Brunswick - 2003

Primes et sinistres au Nouveau-Brunswick - 2003

	Fidelity / *Détournement*		Surety / *Cautionnement*				
Name of Company / *Noms des compagnies*	**Direct Premiums** / *Primes directes ($)*	**Direct Losses** / *Sinistres supportés ($)*	**Direct Premiums** / *Primes directes ($)*	**Direct Losses** / *Sinistres supportés ($)*	**Total Premiums** / *Primes total ($)*	**Total Losses** / *Sinistres total ($)*	**Loss Ratio** / *Rapport (%)*
The Dominion of Canada General Insurance Company	26,000	0	130,000	0	156,000	0	0
The Nordic Insurance Company of Canada	0	0	0	(97,000)	0	(97,000)	0
The Sovereign General Insurance Company	9,000	0	1,000	0	10,000	0	0
The Wawanesa Mutual Insurance Company	1,000	0	1,000	0	2,000	0	0
Travelers Casualty & Surety Company of Canada	0	0	105,000	88,000	105,000	88,000	84
Western Surety Company	1,000	0	524,000	(35,000)	525,000	(35,000)	(7)
Zurich Insurance Company	67,000	1,000	0	0	67,000	1,000	1
Totals - 2003 - 38 Companies/Compagnies	1,874,370	626,000	4,433,100	89,860	6,307,470	715,860	11
Totals - 2002 - 35 Companies/Compagnies	1,518,000	434,000	4,630,000	(1,297,000)	6,148,000	(863,000)	(14)

Guarantee

Garantie

Premiums and Losses in New Brunswick - 2003

Primes et sinistres au Nouveau-Brunswick - 2003

Name of Company / *Noms des compagnies*	Title / *Titre*		Mortgage / *Hypothèque*				
	Direct Premiums / *Primes directes ($)*	Direct Losses / *Sinistres supportés ($)*	Direct Premiums / *Primes directes ($)*	Direct Losses / *Sinistres supportés ($)*	Total Premiums / *Primes total ($)*	Total Losses / *Sinistres total ($)*	Loss Ratio / *Rapport (%)*
Chicago Title Insurance Company	5,000	0	0	0	5,000	0	0
First American Title Insurance Company	1,606,540	342,000	0	0	1,606,540	342,000	21
Genworth Financial Mortgage Insurance Company Canada	0	0	5,506,000	167,000	5,506,000	167,000	3
Lawyers Title Insurance Corporation	58,000	0	0	0	58,000	0	0
Stewart Title Guaranty Company	234,000	20,000	0	0	234,000	20,000	9
The Mortgage Insurance Company of Canada	0	0	0	(306,000)	0	(306,000)	0
Totals - 2003 - 6 Companies/Compagnies	1,903,540	362,000	5,506,000	(139,000)	7,409,540	223,000	3
Totals - 2002 - 5 Companies/Compagnies	1,306,000	154,000	3,553,000	477,000	4,859,000	631,000	13

Legal Expense

Frais Juridiques

Premiums & Losses in New Brunswick - 2003

Primes et sinistres au Nouveau-Brunswick - 2003

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport %*
Allianz Insurance Company of Canada	14,000	0	0
ING Novex Insurance Company of Canada	22,000	0	0
Legacy General Insurance Company	0	2,000	0
Totals - 2003 - 3 Companies/Compagnies	36,000	2,000	6
Totals - 2002 - 2 Companies/Compagnies	22,000	6,000	27

Liability

Responsabilité

Premiums and Losses in New Brunswick - 2003

Primes et sinistres au Nouveau-Brunswick - 2003

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
ACE INA Insurance	1,350,000	1,056,000	78
Allianz Insurance Company of Canada	1,466,000	541,000	37
American Bankers Insurance Company of Florida	36,000	261,000	725
American Home Assurance Company	5,147,000	1,872,000	36
Ascentus Insurance Ltd.	1,000	0	0
Aviva Insurance Company of Canada	4,417,000	(58,000)	(1)
AXA Insurance (Canada)	799,000	254,000	32
AXA Pacific Insurance Company	0	(45,000)	0
Canadian Lawyers Insurance Association (CLIA)	807,000	445,000	55
Canadian Northern Shield Insurance Company	106,000	(7,000)	(7)
Canadian Universities Reciprocal Insurance Exchange	123,000	(55,000)	(45)
Canassurance compagnie d'assurances générales inc.	12,000	1,000	8
Carleton Mutual Insurance Company	198,000	26,000	13
Centennial Insurance Company	9,000	0	0
Chubb Insurance Company of Canada	2,966,000	1,088,000	37
Commerce and Industry Insurance Company of Canada	3,668,000	329,000	9
Commonwealth Insurance Company	659,000	(66,000)	(10)
Continental Casualty Company	1,452,000	650,000	45
Co-operators General Insurance Company	3,299,000	2,006,000	61
CUMIS General Insurance Company	422,000	168,000	40
Ecclesiastical Insurance Office Public Limited Company	879,000	265,000	30
Economical Mutual Insurance Company	1,483,000	1,180,000	80
Elite Insurance Company	0	1,843,000	0
Employers Insurance Company of Wausau	0	2,000	0
Employers Reinsurance Corporation	492,000	232,000	47

Liability

Responsabilité

Premiums and Losses in New Brunswick - 2003

Primes et sinistres au Nouveau-Brunswick - 2003

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
Everest Insurance Company of Canada	0	(39,000)	0
Federal Insurance Company	0	425,000	0
Federated Insurance Company of Canada	204,000	198,000	97
Federation Insurance Company of Canada	266,000	(72,000)	(27)
Fundy Mutual Insurance Company	369,000	272,000	74
GCAN Insurance Company	198,000	198,000	100
Grain Insurance and Guarantee Company	448,000	327,000	73
Hartford Fire Insurance Company	28,000	(59,000)	(211)
ING Insurance Company of Canada	3,789,000	1,229,000	32
ING Novex Insurance Company of Canada	236,000	332,000	141
Kingsway General Insurance Company	340,000	148,000	44
La Compagnie d'Assurances Jevco	2,000	0	0
La Garantie Compagnie d'Assurance de l'Amérique du Nord	2,198,000	2,332,000	106
Liberty Mutual Fire Insurance Company	0	1,000	0
Liberty Mutual Insurance Company	939,000	1,016,000	108
Lloyd's Underwriters	3,568,000	(905,000)	(25)
Lombard General Insurance Company of Canada	4,819,000	2,386,000	50
Lombard Insurance Company	2,000	2,000	100
Lumbermens Mutual Casualty Company	1,000	(42,000)	(4,200)
Markel Insurance Company of Canada	74,000	(290,000)	(392)
Mitsui Sumitomo Insurance Company Limited	4,000	2,000	50
Old Republic Insurance Company of Canada	19,000	25,000	132
Optimum Frontier Insurance Company	0	(268,000)	0
Optimum Société d'Assurance inc.	0	(2,365)	0
Pembridge Insurance Company	0	(37,000)	0

Liability

Responsabilité

Premiums and Losses in New Brunswick - 2003

Primes et sinistres au Nouveau-Brunswick - 2003

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites* ($)	Direct Losses *Sinistres supportés* ($)	Loss Ratio *Rapport* (%)
Perth Insurance Company	0	122,000	0
Promutuel Gaspésie - les Îles société mutuelle d'assurance générale	208,000	32,000	15
Promutuel Témiscouata société mutuelle d'assurance générale	128,000	0	0
Protective Insurance Company	0	1,000	0
RBC General Insurance Company	43,000	0	0
Royal & Sun Alliance Insurance Company of Canada	3,505,000	4,120,000	118
Scottish & York Insurance Company Limited	491,000	526,000	107
Security Insurance Company of Hartford	1,668,000	2,330,000	140
Sompo Japan Insurance Inc.	5,000	0	0
Southeastern Mutual Insurance Company	385,000	287,000	75
St. Paul Fire and Marine Insurance Company	438,000	495,000	113
St. Paul Guarantee Insurance Company	318,140	33,240	10
Stanley Mutual Insurance Company	426,000	254,000	60
State Farm Fire and Casualty Company	1,191,000	663,000	56
Temple Insurance Company	3,340,000	314,000	9
The Citadel General Assurance Company	861,000	632,000	73
The Dominion of Canada General Insurance Company	681,000	300,000	44
The Insurance Company of Prince Edward Island	14,000	9,000	64
The Nordic Insurance Company of Canada	0	(1,526,000)	0
The Portage la Prairie Mutual Insurance Company	320,000	141,000	44
The Sovereign General Insurance Company	1,397,000	1,017,000	73
The Wawanesa Mutual Insurance Company	1,008,000	175,000	17
TIG Insurance Company	38,000	(174,000)	(458)
Traders General Insurance Company	0	(1,000)	0

Liability

Responsabilité

Premiums and Losses in New Brunswick - 2003

Primes et sinistres au Nouveau-Brunswick - 2003

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
Trafalgar Insurance Company of Canada	15,000	21,000	140
Travelers Casualty & Surety Company of Canada	20,000	(21,000)	(105)
Utica Mutual Insurance Company	23,000	(57,000)	(248)
Virginia Surety Company Inc.	141,000	22,000	16
Waterloo Insurance Company	6,000	0	0
Zenith Insurance Company	1,000	1,000	100
Zurich Insurance Company	4,462,000	1,929,000	43
Totals - 2003 - 81 Companies/Compagnies	68,428,140	30,811,875	45
Totals - 2002 - 83 Companies/Compagnies	58,387,000	45,642,000	78

Abstract of Life Insurance Returns in New Brunswick - 2003

Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2003

Name of Company / *Noms des compagnies*		Direct Insurance Premiums / *Primes d'assurance directe*			Exhibit of Claims and Dividends / *Relevé des prestations et bénéfices*			Movement of Insurance / *Mouvement des assurances*		
		Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	In Force 2002 / *En vigueur en 2002* $'000	New Effected / *Émis* $'000	In Force 2003 / *En vigueur en 2003* $'000
ACA ASSURANCE	Ind.	0	0	0	74,000	0	74,000	0	342	6,199
	Group	0	0	0	0	0	0	0	0	0
Acadie Vie	Ind.	4,119,000	32,000	4,151,000	1,133,000	1,603,000	2,736,000	925,531	140,611	1,002,311
	Group	7,861,000	0	7,861,000	4,472,000	0	4,472,000	1,004,938	298,768	1,000,593
ACE INA Life Insurance	Ind.	5,000	0	5,000	1,000	0	1,000	0	285	231
	Group	411,000	0	411,000	0	0	0	0	20,325	20,272
Aetna Life Insurance Company	Ind.	0	0	0	0	0	0	7	0	7
	Group	0	0	0	0	0	0	31	0	31
AIG Assurance Canada	Ind.	1,409,000	0	1,409,000	765,000	2,000	767,000	33,983	15	32,133
	Group	0	0	0	0	31,000	31,000	0	0	0
AIG Life Insurance Company of Canada	Ind.	1,804,000	43,000	1,847,000	151,000	1,000	152,000	93,523	38,583	128,730
	Group	269,000	377,000	646,000	88,000	26,000	114,000	25,875	0	4,807
Allianz Life Insurance Company of North America	Ind.	0	0	0	0	13,000	13,000	130	0	122
	Group	92,000	0	92,000	223,000	0	223,000	20,098	0	23,369
American Bankers Life Assurance Company of Florida	Ind.	48,000	0	48,000	7,000	0	7,000	0	4,147	4,147
	Group	2,640,000	0	2,640,000	484,000	0	484,000	110,449	101,853	147,955
American Health and Life Insurance Company	Ind.	22,000	0	22,000	(5,000)	0	(5,000)	10,811	0	0
	Group	1,375,000	0	1,375,000	615,000	0	615,000	73,205	0	71,021
American Income Life Insurance Company	Ind.	1,227,000	0	1,227,000	91,000	0	91,000	63,654	27,105	73,893
	Group	0	0	0	0	0	0	0	0	0

Abstract of Life Insurance Returns in New Brunswick - 2003

Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2003

Name of Company / *Noms des compagnies*		Direct Insurance Premiums / *Primes d'assurance directe*			Exhibit of Claims and Dividends / *Relevé des prestations et bénéfices*			Movement of Insurance / *Mouvement des assurances*		
		Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	In Force 2002 / *En vigueur en 2002* $'000	New Effected / *Émis* $'000	In Force 2003 / *En vigueur en 2003* $'000
Assomption Compagnie Mutuelle d'Assurance-vie	Ind.	13,886,000	10,177,000	24,063,000	4,888,000	9,228,000	14,116,000	1,441,630	154,162	1,527,496
	Group	12,390,000	977,000	13,367,000	10,731,000	1,421,000	12,152,000	4,384,759	18,181	4,570,207
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	Ind.	66,000	0	66,000	9,000	0	9,000	23,523	1,725	23,148
	Group	280,000	0	280,000	79,000	0	79,000	7,559	0	7,680
AXA Assurances Inc.	Ind.	535,000	0	535,000	0	0	0	48,525	12,420	44,105
	Group	0	0	0	0	0	0	0	0	0
AXA Equitable Life Insurance Company	Ind.	0	0	0	0	0	0	1	0	1
	Group	0	0	0	0	0	0	0	0	0
Blue Cross Life Insurance Company of Canada	Ind.	3,777,000	0	3,777,000	1,890,000	0	1,890,000	106,328	9,918	106,699
	Group	2,976,000	0	2,976,000	1,209,000	0	1,209,000	960,729	42,013	961,435
BMO Life Insurance Company	Ind.	22,000	0	22,000	0	0	0	5,437	8,104	10,801
	Group	94,000	0	94,000	7,000	0	7,000	4,156	1,863	4,872
Canadian Premier Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0
	Group	2,023,000	0	2,023,000	289,000	0	289,000	51,746	0	52,852
CIBC Life Insurance Company Limited	Ind.	103,000	0	103,000	0	0	0	12,581	0	11,188
	Group	0	0	0	0	0	0	0	0	0
CIGNA Life Insurance Company of Canada	Ind.	0	0	0	0	0	0	659	0	0
	Group	103,000	0	103,000	60,000	0	60,000	59,210	5,435	30,661
Combined Insurance Company of America	Ind.	451,000	0	451,000	312,000	0	312,000	22,436	3,661	21,452
	Group	9,000	0	9,000	0	0	0	4,240	1,234	3,738

Abstract of Life Insurance Returns in New Brunswick - 2003

Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2003

Name of Company / *Noms des compagnies*		Direct Insurance Premiums / *Primes d'assurance directe*			Exhibit of Claims and Dividends / *Relevé des prestations et bénéfices*			Movement of Insurance / *Mouvement des assurances*		
		Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	In Force 2002 / *En vigueur en 2002* $'000	New Effected / *Émis* $'000	In Force 2003 / *En vigueur en 2003* $'000
Co-operators Life Insurance Company	Ind.	4,703,000	276,000	4,979,000	1,052,000	706,000	1,758,000	897,824	153,482	1,004,825
	Group	814,000	3,518,000	4,332,000	465,000	5,817,000	6,282,000	254,821	52,668	316,477
CT Financial Assurance Company	Ind.	1,000	0	1,000	0	0	0	300	0	300
	Group	0	0	0	0	0	0	0	0	0
CUMIS Life Insurance Company	Ind.	77,000	0	77,000	10,000	3,000	13,000	18,702	6,224	24,208
	Group	4,428,000	928,000	5,356,000	1,018,000	643,000	1,661,000	575,448	138,496	588,363
CUNA Mutual Insurance Society	Ind.	5,000	0	5,000	3,000	0	3,000	218	0	224
	Group	0	0	0	0	0	0	0	0	0
Desjardins Sécurité financière compagnie d'assurance vie	Ind.	5,196,000	1,475,000	6,671,000	3,068,000	1,904,000	4,972,000	578,582	30,271	399,139
	Group	1,422,000	73,000	1,495,000	807,000	2,845,000	3,652,000	324,761	21,744	356,051
Federated Life Insurance Company of Canada	Ind.	13,000	0	13,000	0	0	0	1,670	2,139	3,809
	Group	0	0	0	0	0	0	0	0	0
First Canadian Insurance Corporation	Ind.	0	0	0	0	0	0	0	0	0
	Group	2,900,000	0	2,900,000	246,000	0	246,000	109,482	88,242	138,188
Forethought Life Insurance Company	Ind.	141,000	0	141,000	533,000	0	533,000	7,155	0	6,751
	Group	0	913,000	913,000	0	476,000	476,000	0	0	0
Fortis Benefits Insurance Company	Ind.	1,072,000	0	1,072,000	796,000	4,000	800,000	16,251	59	15,565
	Group	2,000	3,773,000	3,775,000	0	566,000	566,000	0	39	39
Gerber Life Insurance Company	Ind.	48,000	0	48,000	0	0	0	4,015	3,428	6,428
	Group	0	0	0	0	0	0	0	0	0

Abstract of Life Insurance Returns in New Brunswick - 2003

Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2003

Name of Company / *Noms des compagnies*		Direct Insurance Premiums / *Primes d'assurance directe*			Exhibit of Claims and Dividends / *Relevé des prestations et bénéfices*			Movement of Insurance / *Mouvement des assurances*		
		Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	In Force 2002 / *En vigueur en 2002* $'000	New Effected / *Émis* $'000	In Force 2003 / *En vigueur en 2003* $'000
Household Life Insurance Company	Ind.	.0	0	0	0	0	0	0	0	0
	Group	619,000	0	619,000	329,000	0	329,000	43,650	22,611	40,898
Industrial-Alliance Pacific Life Insurance Company	Ind.	234,000	15,000	249,000	354,000	89,000	443,000	24,140	1,989	24,454
	Group	2,151,000	0	2,151,000	685,000	0	685,000	217,002	89,636	213,189
Industrielle Alliance Assurance et services financiers inc.	Ind.	6,394,000	4,536,000	10,930,000	924,000	2,203,000	3,127,000	963,198	202,301	1,099,492
	Group	323,000	1,080,000	1,403,000	90,000	1,731,000	1,821,000	151,492	4,691	119,213
John Alden Life Insurance Company	Ind.	0	0	0	0	2,000	2,000	0	0	0
	Group	0	0	0	0	0	0	0	0	0
La Survivance compagnie mutuelle d'assurance-vie	Ind.	59,000	0	59,000	42,000	2,000	44,000	6,355	330	6,484
	Group	1,000	0	1,000	0	0	0	0	0	0
Liberty Life Assurance Company of Boston	Ind.	0	0	0	0	0	0	0	0	0
	Group	61,000	0	61,000	63,000	0	63,000	15,340	28,128	0
Life Investors Insurance Company of America	Ind.	0	0	0	0	0	0	0	0	0
	Group	88,000	0	88,000	39,000	0	39,000	26,343	11,663	26,253
London Life Insurance Company	Ind.	42,314,000	2,246,000	44,560,000	29,363,000	5,133,000	34,496,000	2,742,454	217,518	2,837,156
	Group	0	4,468,000	4,468,000	35,000	4,524,000	4,559,000	2,950	0	2,678
Manulife Canada Ltd.	Ind.	1,658,000	0	1,658,000	1,136,000	0	1,136,000	354,032	5,001	336,029
	Group	0	0	0	0	0	0	0	0	0
Massachusetts Mutual Life Insurance Company	Ind.	0	0	0	17,000	0	17,000	24	0	20
	Group	0	0	0	0	0	0	0	0	0

Abstract of Life Insurance Returns in New Brunswick - 2003

Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2003

Name of Company / *Noms des compagnies*		Direct Insurance Premiums / *Primes d'assurance directe*			Exhibit of Claims and Dividends / *Relevé des prestations et bénéfices*			Movement of Insurance / *Mouvement des assurances*		
		Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	In Force 2002 / *En vigueur en 2002* $'000	New Effected / *Émis* $'000	In Force 2003 / *En vigueur en 2003* $'000
MD Life Insurance Company	Ind.	1,303,000	0	1,303,000	2,000	0	2,000	44,747	23,964	67,333
	Group	0	0	0	0	0	0	0	0	0
Metropolitan Life Insurance Company	Ind.	48,000	0	48,000	148,000	0	148,000	2,242	0	2,187
	Group	1,000	0	1,000	6,000	496,000	502,000	1,246	0	1,171
MFC Insurance Company Limited	Ind.	1,150,000	0	1,150,000	631,000	0	631,000	237,778	1	207,930
	Group	0	0	0	0	0	0	0	0	0
New York Life Insurance Company	Ind.	1,000	0	1,000	3,000	0	3,000	15	0	15
	Group	1,098,000	0	1,098,000	962,000	0	962,000	290,882	19,180	308,712
Penncorp Life Insurance Company	Ind.	43,000	0	43,000	0	0	0	5,893	0	5,411
	Group	0	0	0	0	0	0	25	0	25
Primerica Life Insurance Company of Canada	Ind.	985,000	1,000	986,000	126,000	1,000	127,000	365,330	64,166	390,137
	Group	0	0	0	0	0	0	0	0	0
Provident Life and Accident Insurance Company	Ind.	29,000	0	29,000	12,000	0	12,000	705	0	684
	Group	72,000	0	72,000	41,000	0	41,000	26,712	0	12,434
RBC Life Insurance Company	Ind.	7,259,000	25,000	7,284,000	944,000	59,000	1,003,000	625,909	35,705	665,381
	Group	3,000	0	3,000	138,000	0	138,000	10,076	0	6,152
Reliable Life Insurance Company	Ind.	30,000	0	30,000	0	0	0	9,847	1,100	10,452
	Group	0	0	0	0	0	0	0	0	0
SSQ, Société d'Assurance-Vie inc.	Ind.	0	0	0	0	0	0	0	0	0
	Group	93,000	1,254,000	1,347,000	155,000	7,000	162,000	15,926	21,495	37,241

Abstract of Life Insurance Returns in New Brunswick - 2003

Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2003

Name of Company / *Noms des compagnies*		Direct Insurance Premiums / *Primes d'assurance directe*			Exhibit of Claims and Dividends / *Relevé des prestations et bénéfices*			Movement of Insurance / *Mouvement des assurances*		
		Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	In Force 2002 / *En vigueur en 2002* $'000	New Effected / *Émis* $'000	In Force 2003 / *En vigueur en 2003* $'000
State Farm Life Insurance Company	Ind.	1,745,000	114,000	1,859,000	868,000	219,000	1,087,000	361,685	105,582	423,745
	Group	16,000	0	16,000	0	0	0	5,175	0	5,536
Sun Life Assurance Company of Canada	Ind.	51,364,000	14,651,000	66,015,000	37,873,000	23,378,000	61,251,000	5,331,978	480,994	5,844,649
	Group	12,024,000	4,542,000	16,566,000	7,440,000	18,855,000	26,295,000	3,192,632	54,468	2,915,185
Superior Life Insurance Company	Ind.	166,000	0	166,000	29,000	0	29,000	421	501	886
	Group	0	0	0	0	0	0	0	0	0
TD Life Insurance Company	Ind.	3,000	0	3,000	100,000	0	100,000	2,625	0	2,625
	Group	0	0	0	0	0	0	0	0	0
The Canada Life Assurance Company	Ind.	14,965,000	3,375,000	18,340,000	11,897,000	8,556,000	20,453,000	1,426,216	161,701	1,548,432
	Group	19,517,000	12,005,000	31,522,000	5,930,000	21,215,000	27,145,000	4,530,251	37,441	6,688,509
The Empire Life Insurance Company	Ind.	942,000	237,000	1,179,000	421,000	630,000	1,051,000	103,683	31,978	130,542
	Group	46,000	0	46,000	0	29,000	29,000	5,857	281	6,272
The Equitable Life Insurance Company of Canada	Ind.	917,000	281,000	1,198,000	103,000	88,000	191,000	151,215	27,940	162,514
	Group	11,000	0	11,000	10,000	0	10,000	6,468	133	1,259
The Great-West Life Assurance Company	Ind.	10,061,000	607,000	10,668,000	6,009,000	2,609,000	8,618,000	1,396,263	79,092	1,346,073
	Group	4,080,000	0	4,080,000	2,517,000	355,000	2,872,000	1,066,712	96,687	1,178,502
The Manufacturers Life Insurance Company	Ind.	17,441,000	5,018,000	22,459,000	8,165,000	11,079,000	19,244,000	1,554,942	276,163	1,764,914
	Group	6,785,000	1,657,000	8,442,000	4,887,000	5,867,000	10,754,000	2,201,662	76,634	1,908,174
The Maritime Life Assurance Company	Ind.	13,931,000	5,427,000	19,358,000	6,520,000	3,707,000	10,227,000	1,913,831	206,988	2,000,155
	Group	8,391,000	1,708,000	10,099,000	9,321,000	3,191,000	12,512,000	3,038,366	260,945	3,324,379

Abstract of Life Insurance Returns in New Brunswick - 2003

Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2003

Name of Company / *Noms des compagnies*		Direct Insurance Premiums / *Primes d'assurance directe*			Exhibit of Claims and Dividends / *Relevé des prestations et bénéfices*			Movement of Insurance / *Mouvement des assurances*		
		Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	In Force 2002 / *En vigueur en 2002* $'000	New Effected / *Émis* $'000	In Force 2003 / *En vigueur en 2003* $'000
The National Life Assurance Company of Canada	Ind.	2,731,000	63,000	2,794,000	146,000	(10,000)	136,000	181,562	21,293	193,535
	Group	324,000	29,000	353,000	309,000	699,000	1,008,000	116,191	0	102,024
The Prudential Insurance Company of America	Ind.	117,000	0	117,000	197,000	0	197,000	3,846	0	3,867
	Group	52,000	0	52,000	19,000	116,000	135,000	21,827	0	12,408
The Standard Life Assurance Company	Ind.	4,737,000	8,717,000	13,454,000	2,698,000	8,892,000	11,590,000	597,953	106,293	685,743
	Group	85,000	3,764,000	3,849,000	73,000	6,624,000	6,697,000	14,667	2,739	11,922
The Standard Life Assurance Company of Canada	Ind.	0	0	0	0	0	0	0	0	0
	Group	0	0	0	0	60,000	60,000	0	0	0
The Travelers Insurance Company	Ind.	0	0	0	0	0	0	0	0	0
	Group	0	0	0	0	2,000	2,000	51	0	49
The Wawanesa Life Insurance Company	Ind.	1,590,000	1,198,000	2,788,000	558,000	1,758,000	2,316,000	262,174	53,658	295,004
	Group	38,000	0	38,000	0	0	0	15,994	0	16,139
Transamerica Life Canada	Ind.	3,567,000	972,000	4,539,000	1,059,000	837,000	1,896,000	795,526	105,958	832,936
	Group	0	0	0	0	0	0	0	0	0
Union du Canada Assurance-Vie	Ind.	16,000	1,000	17,000	6,000	4,000	10,000	1,557	0	1,529
	Group	0	0	0	0	0	0	0	0	0
United American Insurance Company	Ind.	5,000	0	5,000	3,000	0	3,000	172	25	167
	Group	0	0	0	0	0	0	0	0	0
Unity Life of Canada	Ind.	672,000	0	672,000	87,000	0	87,000	44,103	13,346	56,691
	Group	0	659,000	659,000	0	93,000	93,000	0	4,998	4,998

Abstract of Life Insurance Returns in New Brunswick - 2003

Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2003

Name of Company / *Noms des compagnies*		Direct Insurance Premiums / *Primes d'assurance directe*			Exhibit of Claims and Dividends / *Relevé des prestations et bénéfices*			Movement of Insurance / *Mouvement des assurances*		
		Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	In Force 2002 / *En vigueur en 2002* $'000	New Effected / *Émis* $'000	In Force 2003 / *En vigueur en 2003* $'000
Totals - 2003 - 62 Companies/Compagnies	Ind.	225,207,000	59,487,000	284,694,000	125,219,000	82,700,000	207,919,000		2,820,268	25,401,084
Totals - 2002 - 63 Companies/Compagnies	Ind.	216,627,000	59,462,000	276,089,000	117,284,000	81,018,000	198,302,000	17,438,746	3,031,280	23,870,000
Totals - 2003 - 49 Companies/Compagnies	Group	95,968,000	41,725,000	137,693,000	53,842,000	75,689,000	129,531,000		1,522,591	25,241,933
Totals - 2002 - 55 Companies/Compagnies	Group	89,173,000	33,735,000	122,908,000	54,904,000	87,082,000	141,986,000	20,262,703	1,618,601	22,989,004

Marine

Marine

Premiums and Losses in New Brunswick - 2003

Primes et sinistres au Nouveau-Brunswick - 2003

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
ACE INA Insurance	145,000	55,000	38
Allianz Insurance Company of Canada	1,000	334,000	33,400
American Home Assurance Company	52,000	(7,000)	(13)
Aviva Insurance Company of Canada	0	1,000	0
AXA Corporate Solutions Assurance	2,000	0	0
AXA Insurance (Canada)	1,239,000	296,000	24
AXA Pacific Insurance Company	0	6,000	0
Chubb Insurance Company of Canada	11,000	(8,000)	(73)
Commonwealth Insurance Company	12,000	0	0
Continental Casualty Company	91,000	5,000	5
Co-operators General Insurance Company	67,000	36,000	54
Ecclesiastical Insurance Office Public Limited Company	6,000	0	0
Federation Insurance Company of Canada	2,000	0	0
Great American Insurance Company	693,000	68,000	10
Great American Insurance Company of New York	0	(20,000)	0
Hartford Fire Insurance Company	0	1,000	0
ING Insurance Company of Canada	117,000	15,000	13
Liberty Mutual Insurance Company	120,000	62,000	52
Lloyd's Underwriters	526,000	(582,000)	(111)
Mitsui Sumitomo Insurance Company Limited	2,000	0	0
Royal & Sun Alliance Insurance Company of Canada	14,000	5,000	36
St. Paul Fire and Marine Insurance Company	158,000	95,000	60
Sunderland Marine Mutual Insurance Company Limited	3,981,716	2,378,028	60
The Nordic Insurance Company of Canada	0	(2,000)	0
Zurich Insurance Company	20,000	0	0
Totals - 2003 - 25 Companies/Compagnies	7,259,716	2,738,028	38
Totals - 2002 - 24 Companies/Compagnies	5,196,183	1,882,991	36

Property

Biens

Premiums and Losses in New Brunswick - 2003

Primes et sinistres au Nouveau-Brunswick - 2003

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
ACE INA Insurance	936,000	(1,041,000)	(111)
Affiliated FM Insurance Company	931,000	(554,000)	(60)
Allianz Insurance Company of Canada	5,687,000	2,028,000	36
Allstate Insurance Company of Canada	4,577,000	2,408,000	53
American Bankers Insurance Company of Florida	3,183,000	268,000	8
American Home Assurance Company	7,898,000	529,000	7
Ascentus Insurance Ltd.	412,000	235,000	57
Aviva Insurance Company of Canada	13,264,000	4,094,000	31
AXA Corporate Solutions Assurance	152,000	(141,000)	(93)
AXA Insurance (Canada)	3,784,000	1,487,000	39
AXA Pacific Insurance Company	23,000	(74,000)	(322)
CAA Insurance Company (Ontario)	227,000	334,000	147
Canadian Northern Shield Insurance Company	84,000	13,000	15
Canadian Universities Reciprocal Insurance Exchange	184,000	11,000	6
Canassurance compagnie d'assurances générales inc.	8,000	14,000	175
Carleton Mutual Insurance Company	1,566,000	777,000	50
Centennial Insurance Company	1,000	0	0
Chubb Insurance Company of Canada	633,000	34,000	5
Commerce and Industry Insurance Company of Canada	11,000	(50,000)	(455)
Commonwealth Insurance Company	409,000	35,000	9
Continental Casualty Company	1,485,000	461,000	31
Co-operators General Insurance Company	19,893,000	8,856,000	45
Coseco Insurance Company	170,000	205,000	121
CUMIS General Insurance Company	1,311,000	402,000	31
Ecclesiastical Insurance Office Public Limited Company	1,872,000	582,000	31

Property

Biens

Premiums and Losses in New Brunswick - 2003

Primes et sinistres au Nouveau-Brunswick - 2003

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
Echelon General Insurance Company	17,000	4,000	24
Economical Mutual Insurance Company	8,844,000	4,158,000	47
Elite Insurance Company	3,905,000	1,609,000	41
Employers Insurance Company of Wausau	0	1,000	0
Employers Reinsurance Corporation	374,000	0	0
Everest Insurance Company of Canada	(1,000)	0	0
Factory Mutual Insurance Company	12,050,000	2,968,000	25
Federal Insurance Company	4,000	0	0
Federated Insurance Company of Canada	149,000	2,000	1
Federation Insurance Company of Canada	1,973,000	779,000	39
First American Title Insurance Company	9,150	1,140	12
First North American Insurance Company	30,000	(8,000)	(27)
Fundy Mutual Insurance Company	2,722,000	2,044,000	75
GCAN Insurance Company	1,140,000	(7,000)	(1)
Grain Insurance and Guarantee Company	1,047,000	340,000	32
Great American Insurance Company of New York	3,000	0	0
Hartford Fire Insurance Company	50,000	(39,000)	(78)
ING Insurance Company of Canada	20,909,000	14,739,000	70
ING Novex Insurance Company of Canada	1,205,000	72,000	6
Kingsway General Insurance Company	1,551,000	357,000	23
La Compagnie d'assurance Belair inc.	0	2,000	0
La Compagnie d'Assurances Jevco	12,000	0	0
La Garantie Compagnie d'Assurance de l'Amérique du Nord	822,000	413,000	50
Langdon Insurance Company	0	19,000	0
Legacy General Insurance Company	34,000	1,000	3

Property

Biens

Premiums and Losses in New Brunswick - 2003

Primes et sinistres au Nouveau-Brunswick - 2003

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
Liberty Insurance Company of Canada	113,000	314,000	278
Liberty Mutual Fire Insurance Company	0	10,000	0
Liberty Mutual Insurance Company	1,035,000	(65,000)	(6)
Lloyd's Underwriters	7,817,000	8,856,000	113
Lombard General Insurance Company of Canada	5,328,000	174,000	3
Lombard Insurance Company	1,166,000	618,000	53
London and Midland General Insurance Company	650,000	76,000	12
Lumbermen's Underwriting Alliance	3,289,000	(60,000)	(2)
Markel Insurance Company of Canada	683,000	193,000	28
Mitsui Sumitomo Insurance Company Limited	7,000	1,000	14
Old Republic Insurance Company of Canada	214,000	67,000	31
Optimum Frontier Insurance Company	(7,000)	403,000	(5,757)
Optimum Société d'Assurance inc.	(2,000)	2,395,000	(119,750)
Pembridge Insurance Company	1,180,000	1,363,000	116
Perth Insurance Company	(4,000)	69,000	(1,725)
Primmum Insurance Company	574,000	488,000	85
Promutuel Gaspésie - les Îles société mutuelle d'assurance générale	1,000,000	223,000	22
Promutuel Témiscouata société mutuelle d'assurance générale	881,000	133,000	15
Quebec Assurance Company	2,000	0	0
RBC General Insurance Company	484,000	247,000	51
RBC Travel Insurance Company	170,000	80,000	47
Royal & Sun Alliance Insurance Company of Canada	8,882,000	4,877,000	55
Scottish & York Insurance Company Limited	507,000	420,000	83
Security National Insurance Company	1,947,000	814,000	42

Property

Biens

Premiums and Losses in New Brunswick - 2003

Primes et sinistres au Nouveau-Brunswick - 2003

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
Sompo Japan Insurance Inc.	(1,000)	(3,000)	300
Southeastern Mutual Insurance Company	3,777,000	1,306,000	35
St. Paul Fire and Marine Insurance Company	438,000	52,000	12
Stanley Mutual Insurance Company	4,524,000	1,521,000	34
State Farm Fire and Casualty Company	10,132,000	5,579,000	55
Temple Insurance Company	890,000	238,000	27
The American Road Insurance Company	28,000	19,000	68
The Boiler Inspection and Insurance Company of Canada	775,000	77,000	10
The Citadel General Assurance Company	6,028,000	3,680,000	61
The Dominion of Canada General Insurance Company	4,401,000	2,159,000	49
The Insurance Company of Prince Edward Island	140,000	120,000	86
The Missisquoi Insurance Company	9,000	0	0
The Nordic Insurance Company of Canada	0	(370,000)	0
The Personal Insurance Company	1,567,000	1,277,000	81
The Portage la Prairie Mutual Insurance Company	2,397,000	1,915,000	80
The Sovereign General Insurance Company	3,938,000	2,217,000	56
The Wawanesa Mutual Insurance Company	11,736,000	4,522,000	39
Tokio Marine & Nichido Fire Insurance Co. Ltd.	2,000	0	0
Traders General Insurance Company	1,947,000	1,044,000	54
Trafalgar Insurance Company of Canada	364,000	367,000	101
Travelers Casualty & Surety Company of Canada	18,000	(2,000)	(11)
Unifund Assurance Company	2,639,000	759,000	29
Waterloo Insurance Company	145,000	6,000	4
Zenith Insurance Company	1,399,000	616,000	44
Zurich Insurance Company	5,996,000	(2,058,000)	(34)

Property

Biens

Premiums and Losses in New Brunswick - 2003

Primes et sinistres au Nouveau-Brunswick - 2003

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
Totals - 2003 - 99 Companies/Compagnies	224,755,150	95,105,140	42
Totals - 2002 - 99 Companies/Compagnies	206,725,000	87,165,000	42